
Housing Production Plan

Town of Royalston



Prepared For:
Royalston Board of Selectmen
Royalston Planning Board
Montachusett Regional Planning Commission

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I. Introduction

1.1 BACKGROUND

Royalston is a small rural town in North-Central Massachusetts, on the border with New Hampshire. With just 523¹ year-round housing units, virtually no commercial development, and very limited utilities, Royalston will most likely remain a very low-density community for many years to come. Much of its land is hilly, forested, and wet. Royalston's rural, low-density land use pattern, its physical connection to some of the Commonwealth's major drinking water resources, and distance to major employment centers are both assets and liabilities. The town has managed to retain its rural ambience and small-town charm despite population and housing growth, but these same qualities create obstacles to providing affordable housing to people who need it. With the exception of South Royalston Village, Royalston lacks the basic public utilities such as water and sewer that make land more financially viable for the development of affordable housing. In addition, there is a remarkably small employment base and a weak housing market compared with other parts of the state. All combined, local capacity, environmental conditions, zoning, and market constraints limit the potential for development of housing to meet the needs of local residents.

1.2 CHAPTER 40B FRAMEWORK

Under a Massachusetts law that went into effect in 1969 (widely known as the "Comprehensive Permit" law or "**Chapter 40B**"), all communities are supposed to have a minimum of 10% of their housing stock be **affordable housing**, to lower income households. To count toward this 10 percent, units must have a permanent or long-term restriction to sell or rent to households earning less than 80 percent of the median income in the region (**Area Median Income**, or AMI). The 10 percent minimum is based on the total number of year-round housing units reported in the most recent decennial census; for Royalston, this currently means 523 (Census 2010), resulting in a target of 52 affordable units. In order for units to count towards this 10% for the Subsidized Housing Inventory (SHI):

- 1) They must be part of a "subsidized" development built or operated by a public agency, non-profit or limited dividend organization.
- 2) At least 25% of the units in the development must be income restricted to families with incomes of less than 80% of median and have rents or sale prices restricted to affordable levels. These restrictions must run at least 30 years.
- 3) The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
- 4) Owners must meet affirmative marketing requirements.

¹ US Census DP-1, 2010

The intent of Chapter 40B is to provide a fair-share distribution of low-income housing throughout the Commonwealth. In order to address zoning and permitting barriers that make it too expensive to build **low- and moderate-income** housing, Chapter 40B supersedes zoning and other local regulations. M.G.L. c. 40B, Sections 20-23 authorizes the Zoning Board of Appeals to grant a **comprehensive permit** to qualified affordable housing developers. A comprehensive permit is a type of unified permit: a single permit that replaces the approvals otherwise required from separate city or town permitting authorities. The Zoning Board of Appeals may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state **Housing Appeals Committee** (HAC). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

As revised in 2008, Chapter 40B encourages communities to be proactive in guiding the development of affordable housing to meet local needs through **Housing Certification**. To become Certified, communities must prepare a Housing Production Plan that promulgates proactive strategies toward meeting the 10 percent threshold. A Housing Production Plan must address local housing needs, goals, and preferences, along with proposed techniques for implementation. Where communities have Housing Production Plans approved by the **Department of Housing and Community Development** (DHCD), and implement strategies which result in the creation of affordable housing units equal to 0.5 percent of their year-round housing units in a calendar year, communities can deny unfavorable Comprehensive Permit projects for a period of one year. If the number of affordable units created in a year is at least 1 percent of year-round housing units, the Certification lasts for 2 years. Please see the Appendix for more information regarding the certification process and the difference between an “Approved” Housing Production Plan and a “Certified” Housing Production Plan.

1.3 GOALS OF THIS PLAN

The primary goal in preparing this Housing Production Plan for Royalston is to provide realistic and appropriate strategies that will enable the Town to achieve Housing Certification and make progress toward meeting the goal of having 10 percent of the housing units reserved for low and moderate income households.

However, the number of affordable units under Chapter 40B is not a measure of local housing needs or the degree to which a community is affordable to its residents. While housing is relatively affordable in Royalston, like other rural towns in the region, there is very little housing that currently qualifies for the Subsidized Housing Inventory (SHI) and counts toward the required 10% threshold under Chapter 40B. At the same time, many households in the community are cost-burdened, or cannot find suitable housing alternatives.

The Housing Production Plan aims to identify housing needs in the community and to recommend strategies which can bring the town closer to meeting the affordable housing target

established by Chapter 40B, as well as strategies to address broader needs for housing diversity, growth management, and regional collaboration.

1.4 PRIOR PLANNING EFFORTS

The Housing Production Plan builds upon numerous local and regional planning efforts, including the Royalston Community Development Plan (2004), the Montachusett Regional Strategic Framework Plan in 2011, and Royalston's **Community Development Strategy** (2012). Prior plans expressed land use goals and priorities which have been echoed through the interviews, surveys, and forums conducted in the process of preparing the Housing Production Plan.

- Provide a full range of housing opportunities affordable for all types of households. Provide appropriate housing to serve an aging population.
- Protect natural, scenic, and historic resources, and prevent loss or degradation of critical habitats, or agricultural land. Channel growth into patterns that minimize environmental, fiscal, scenic, and transportation impacts.
- Protect property rights and fiscal balance. Promote efficient utilization of infrastructure. Minimize adverse impacts of development, and enhance the quality of life for residents.
- Maintain the rural character of the community. Limit the amount and location of development. Focus on revitalizing existing housing stock.

1.5 SUMMARY OF HOUSING STRATEGIES

1. Develop a local affordable housing infrastructure
 - Create an Affordable Housing Committee
 - Develop an Action Plan for CPA Funds
 - Establish a Regional Affordable Housing Trust
 - Connect with existing agencies
 - Explore potential partnerships with private/nonprofit housing developers
2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.
 - Town-owned properties
 - Privately-owned properties
3. Update zoning to create opportunities for development of affordable housing and to encourage diversity in housing options.
 - Adopt an amendment for back-lot zoning
 - Adopt Accessory Dwelling Unit Bylaw
 - Adopt a bylaw to allow for conversions of large structures to multifamily units
 - Improve Open Space Residential Subdivision Bylaw
 - Pass inclusionary zoning requirement
 - Consider creating overlay districts for senior and/or affordable housing
4. Identification of housing resources available to Royalston for the development of affordable housing

- Available grants for planning activities
- Available financial resources for the production of housing
- 5. Provide support to residents to overcome housing cost burdens.
 - Provide information to residents about existing housing assistance programs, including homebuyer education, housing maintenance/weatherization, fuel assistance, rental assistance, down payment assistance, etc.

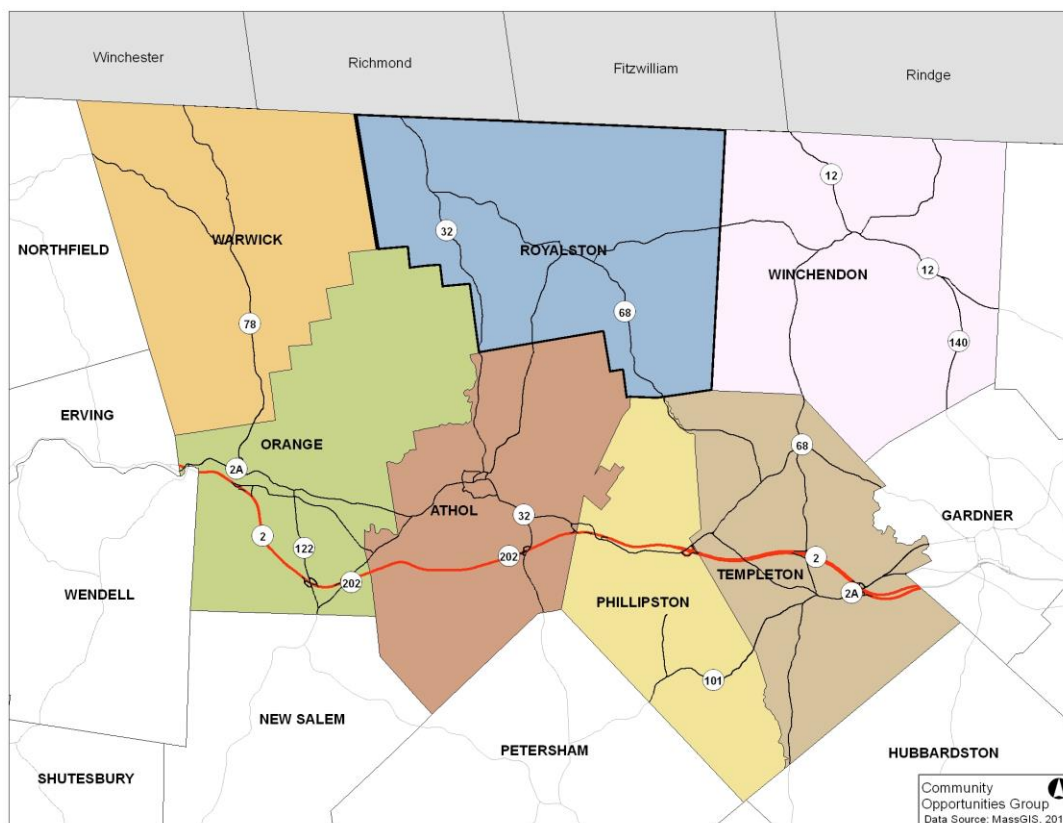
II. Housing Needs Assessment

2.1 COMMUNITY OVERVIEW

Royalston is a small, rural town in north central Massachusetts, located on the New Hampshire border. Royalston is primarily a residential community, with a very small local economy. No major highways or interstates pass through town. The nearest major road is Route 2, which runs south of Royalston through Phillipston and Templeton. There are three small villages within Royalston: the Central Village, South Royalston, and West Royalston. South Royalston has the highest population density and is the location of the town's handful of commercial businesses. Central Village has a small, well-preserved colonial town center with a town common, a church, post office, town hall, and local library. The area is now protected as the Royalston Common Historic District.

The town has a large land area—42.5 square miles. Royalston is known for its natural resources, which include the Royalston State Forest, three large wildlife management areas (WMAs), and several lakes, ponds, brooks, and three waterfalls. The Tully River Valley runs north-south through town, emptying in Long Pond and Tully Lake in the southwest corner of town. Scenic Tully Lake is the largest water feature in town and has many outdoor recreation opportunities.

Map 1: Royalston Regional Context



2.2 GEOGRAPHIC UNITS

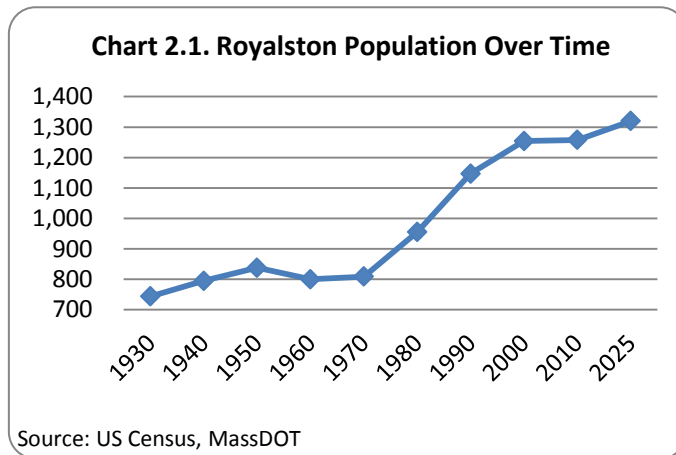
We have included several geographies in addition to the Town of Royalston for most of the data tables and graphs presented in this plan. The geographies include the state, county, Worcester metropolitan statistical area (MSA) (which, for these purposes, is the same area), and surrounding towns that comprise the local housing market. Presenting data for a variety of geographies allows for comparison, which is essential to understanding trends and housing needs. For the purposes of this plan, the local housing market includes the following communities, which are located in close proximity to Royalston and have similar demographic and housing market profiles: Phillipston, Athol, Hardwick, Hubbardston, New Braintree, Petersham, Templeton, Orange, and Winchendon. **Map 1** shows the comparison geographies.

2.3 POPULATION CHARACTERISTICS

Table 2.1. Population Change: 2000-2010					
Geography	Census 2000	Census 2010	% Change	MassDOT 2025	% Change
Massachusetts	6,349,097	6,547,629	3.1%	6,980,900	6.6%
Worcester Metro	750,963	798,552	6.3%	853,242	6.8%
ROYALSTON	1,254	1,258	0.3%	1,320	4.9%
Phillipston	1,621	1,682	3.8%	1,750	4.0%
Athol	11,299	11,584	2.5%	12,100	4.4%
Hubbardston	3,909	4,382	12.1%	4,580	4.5%
Petersham	1,180	1,234	4.6%	1,290	4.5%
Templeton	6,799	8,013	17.9%	8,370	4.4%
Winchendon	9,611	10,300	7.2%	10,760	4.5%
Hardwick	2,622	2,990	14.0%	3,170	6.0%
New Braintree	927	999	7.8%	1,070	7.1%
Orange	7,518	7,839	4.3%	8,230	5.0%
Source: Census 2000 SF-1, Census 2010 SF-1, 2011 MassDOT Demographics/Socio-Economic Forecasts.					
Note: "Worcester Metro" means the Metropolitan Statistical Area (MSA), which is coterminous with Worcester County.					

According to the 2010 U.S Census, Royalston's population is 1,258, which has barely changed since 2000. **Table 2.1** shows the population for 2000 and 2010. While all of the comparison geographies grew between 2000 and 2010, Royalston had the smallest rate of growth at just 0.3 percent. **Chart 2.1** tracks the town's population since 1930. Royalston's population has grown in every decennial census since 1970 and has had some periods of very fast growth, with the population increasing 18 percent between 1980 and 1990 and 20 percent between 1990 and 2000. Most of the population in the Montachusett region is concentrated within a few small cities: Fitchburg, Leominster, and Gardner. In Royalston, the Massachusetts Department of Transportation forecasted a population of 1,320 persons in 2025, representing a 4.9 percent

change from the reported 2010 Census numbers. This projected growth rate is similar to neighboring towns, but below the Worcester Metro average.



Similar to most rural communities in the Montachusett region, Royalston has very little racial or ethnic diversity. As of the 2010 Census, Royalston's population was nearly 97 percent white. However, Worcester County is slightly more diverse and approximately 86 percent of the Worcester Metro area population is white, 4.2 percent black or African American, 4 percent Asian, and 0.2 percent Native American.

There are currently 498 **households** in Royalston, which include 330 **families**.² **Table 2.2** compares the number of households and families in 2000 and 2010. In contrast to neighboring communities, Royalston has had growth primarily of non-family households over the past decades, while the number of families has remained the same. Nonfamily households include singles, unmarried couples, and non-related individuals living together.

Table 2.2. Households and Families (2000 - 2010)

Geography	Census 2000		Census 2010		Percent Change	
	Households	Families	Households	Families	Households	Families
Massachusetts	2,443,580	1,576,696	2,547,075	1,603,591	4.2%	1.7%
Worcester Metro	283,927	192,423	303,080	202,602	6.7%	5.3%
ROYALSTON	449	330	498	330	10.9%	0.0%
Phillipston	580	443	633	477	9.1%	7.7%
Athol	4,487	2,970	4,656	2,989	3.8%	0.6%
Hardwick	997	690	1,094	747	9.7%	8.3%
Hubbardston	1,308	1,071	1,566	1,229	19.7%	14.8%
New Braintree	318	267	370	278	16.4%	4.1%
Petersham	438	299	493	344	12.6%	15.1%
Templeton	2,411	1,809	2,882	2,124	19.5%	17.4%
Orange	3,045	1,979	3,172	2,033	4.2%	2.7%
Winchendon	3,447	2,477	3,810	2,639	10.5%	6.5%

Source: Census 2000 SF-1, Census 2010 SF-1.

² According to the U.S. Census, a household consists of all the people who occupy a housing unit. A family is defined as two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

Population Age

The composition of Royalston's population by age is very similar to the breakdown for many of the comparison geographies including the state and county. **Table 2.3** shows the population under 5, under 18, over 65, and over 75. Compared to other surrounding towns, Royalston has a slightly smaller percentage of children, which comprise 21 percent of the total population. The number and proportion of children has declined over the past two decades, as have middle-aged adults (age 30-44).

Table 2.3. Current Population by Age

Geography	Total Population	Median Age	Under 5	Under 18	Over 65	Over 75
Massachusetts	6,547,629	39.1	5.6%	21.7%	13.8%	6.8%
Worcester Metro	798,552	39.2	5.9%	23.4%	12.8%	6.3%
ROYALSTON	1,258	45.6	4.6%	21.4%	11.6%	6.8%
Phillipston	1,682	42.7	4.5%	23.0%	9.8%	3.7%
Athol	11,584	40.6	5.6%	22.9%	15.2%	8.0%
Hardwick	2,990	39.7	5.6%	25.5%	12.9%	5.9%
Hubbardston	4,382	41.6	4.8%	25.3%	9.4%	3.7%
New Braintree	999	43.3	4.4%	20.8%	12.0%	4.2%
Petersham	1,234	48.0	4.6%	20.0%	17.1%	7.5%
Templeton	8,013	41.6	5.6%	24.0%	13.8%	6.2%
Orange	7,839	41.3	5.4%	22.9%	14.6%	6.9%
Winchendon	10,300	38.7	5.4%	24.8%	11.7%	5.1%
Source: U.S. Census 2010 DP-1.						

Table 2.4 shows population change by age cohort. Like most communities, Royalston's population is aging. The number and share of older adults (age 45-74) has increased significantly over the past few decades, and the Massachusetts State Data Center predicts that Royalston's over-65 population will comprise nearly one-third of the town's population by 2020. A large increase in the number of seniors will have housing implications, as seniors often want (or need) different types of housing than families or younger adults.

Table 2.4. Royalston Population Change, 1990-2020 (Proj.)

	1990		2000		2010		2020 (Proj.)	
Age Cohort	Total	Percent	Total	Percent	Total	Percent	Total	Percent
0 to 19	375	32.7%	396	31.6%	307	24.4%	192	15.1%
20 to 29	113	9.9%	93	7.4%	111	8.8%	114	9.0%
30 to 44	340	29.6%	324	25.8%	196	15.6%	305	24.0%
45 to 59	143	12.5%	291	23.2%	401	31.9%	278	21.8%
60 to 74	122	10.6%	86	6.9%	185	14.7%	311	24.4%
75 and Over	54	4.7%	64	5.1%	58	4.6%	73	5.7%
Total	1,147	100.0%	1,254	100.0%	1,258	100.0%	1,273	100.0%
Median Age		-	38.0	-	45.6	-	-	-
Source: U.S. Census 1990-2010; Massachusetts State Data Center Projections.								

Household Composition

Table 2.5. Households by Age of Householder

Geography	Households by Age of Householder					
	Under 25	25 to 34	35 to 44	45 to 54	55 to 64	Over 65
Massachusetts	3.5%	14.9%	19.8%	22.3%	17.7%	21.8%
Worcester Metro	2.9%	14.1%	21.2%	24.1%	17.3%	20.4%
ROYALSTON	0.4%	7.6%	19.3%	25.0%	25.4%	22.3%
Total Households	2	36	92	119	121	106
Phillipston	2.4%	9.2%	24.5%	29.7%	19.0%	15.3%
Athol	2.7%	19.0%	16.4%	18.9%	18.7%	24.2%
Hardwick	0.9%	9.6%	13.3%	26.4%	20.9%	28.9%
Hubbardston	0.7%	6.1%	22.9%	34.7%	17.2%	18.4%
New Braintree	0.0%	9.5%	18.4%	22.6%	33.2%	16.2%
Petersham	0.7%	5.6%	9.3%	33.1%	22.8%	28.4%
Templeton	1.0%	10.5%	24.2%	29.9%	15.8%	18.6%
Orange	1.9%	15.8%	15.7%	22.9%	20.6%	23.1%
Winchendon	3.0%	10.5%	22.5%	26.8%	17.7%	19.4%

Source: ACS 2006-2010.

Most of Royalston's households are married families with middle-aged heads of household. As shown in **Table 2.5**, more than 50 percent of Royalston's householders are between the ages of 45 and 64, compared to 40 percent statewide. More than 22 percent of householders are seniors. Royalston has a very small percentage of young householders, only 0.4 percent under 25 and just 8 percent under 35. Only Petersham and Hubbardston have a smaller percentage of householders under 35.

Of Royalston's 498 households, over half are married families. **Table 2.6** presents the breakdown of households by type. Royalston has a higher percentage of married families than the state and county, but the percentage is in the middle of the surrounding towns. The number of married households has been declining with every decennial census. Royalston has a relatively small percentage, just over 10 percent, of "other families," which includes single parents. Only one comparison town, Petersham, has a smaller percentage of "other families". The remaining 34 percent of households are "nonfamilies," which includes individuals living alone and non-related individuals living alone, which is a relatively high percentage for the region.

"Other families" households refer to families whose householder lives with their children or relatives but no spouse is present. These households can include single parents and their children or households with relatives outside the immediate family cohabitating.

Table 2.6. Household Type							
Geography	Total	Married Family Total	Pct.	Other Family Total	Pct.	Nonfamily Total	Pct.
Massachusetts	2,547,075	1,178,690	46.3%	424,901	16.7%	943,484	37.0%
Worcester Metro	303,080	151,406	50.0%	51,196	16.9%	100,478	33.2%
ROYALSTON	498	277	55.6%	53	10.6%	168	33.7%
Phillipston	633	393	62.1%	84	13.3%	156	24.6%
Athol	4,656	2,092	44.9%	897	19.3%	1,667	35.8%
Hardwick	1,094	593	54.2%	154	14.1%	347	31.7%
Hubbardston	1,566	1,056	67.4%	173	11.0%	337	21.5%
New Braintree	370	233	63.0%	45	12.2%	92	24.9%
Petersham	493	294	59.6%	50	10.1%	149	30.2%
Templeton	2,882	1,680	58.3%	444	15.4%	758	26.3%
Orange	3,172	1,462	46.1%	571	18.0%	1,139	35.9%
Winchendon	3,810	1,999	52.5%	640	16.8%	1,171	30.7%
Source: Census 2010, SF-2.							

Table 2.7 presents statistics on Royalston's families. Compared to many surrounding communities, a relatively small proportion, 29 percent, of Royalston's families include children. Only New Braintree has a smaller percentage of single parent families with children. The average family size in Royalston is 3.05, which is average for the region.

Table 2.7. Families by Type and Presence of Children Under 18					
Geography	Total Families	% Married	% Married w/own children < 18	% Single Parent w/ own children < 18	Average Family Size
Massachusetts	1,603,591	73.5%	31.3%	13.6%	3.08
Worcester Metro	202602	74.7%	32.7%	13.9%	3.09
ROYALSTON	330	83.9%	28.8%	6.7%	3.05
Phillipston	477	82.4%	31.0%	8.2%	3.02
Athol	2,989	70.0%	25.8%	17.8%	3.00
Hardwick	747	79.4%	29.9%	11.4%	3.02
Hubbardston	1,229	85.9%	37.2%	7.8%	3.14
New Braintree	278	83.8%	29.1%	6.5%	3.03
Petersham	344	85.5%	30.2%	7.6%	2.88
Templeton	2,124	79.1%	32.8%	11.5%	3.05
Orange	2,033	71.9%	25.9%	15.9%	2.99
Winchendon	2,639	75.7%	31.5%	14.2%	3.11
Source: Census 2012, DP-1.					

Table 2.8 presents statistics on Royalston's senior population. Approximately one quarter of Royalston's households include a senior. There are relatively few one-person senior households.

Table 2.8. Over-65 Population and Characteristics of Households with Over-65 Persons

Geography	Population 65+	% of Total Population	Households with Elderly Member(s) (%)	One-Person Households Headed by Elderly (%)
Massachusetts	902,724	13.8%	24.8%	10.6%
Worcester Metro	102,035	12.8%	23.3%	9.8%
ROYALSTON	146	11.6%	25.4%	6.5%
Phillipston	165	9.8%	16.7%	2.4%
Athol	1,763	15.2%	27.2%	11.7%
Hardwick	386	12.9%	33.2%	17.1%
Hubbardston	411	9.4%	20.8%	8.1%
New Braintree	120	12.0%	24.9%	5.6%
Petersham	211	17.1%	31.5%	14.5%
Templeton	1,108	13.8%	22.5%	8.0%
Orange	1,144	14.6%	26.6%	12.2%
Winchendon	1,203	11.7%	20.5%	6.9%

Source: Census 2010, SF-2; ACS 2006-2010.

Housing Occupancy

Table 2.9. Owner- and Renter-Occupied Housing Units

Geography	Total Occupied Housing Units	% Owner Occupied	% Renter Occupied
Massachusetts	2,512,552	64.0%	36.0%
Worcester Metro	298,162	67.6%	32.4%
ROYALSTON	476	94.3%	5.7%
Phillipston	633	97.0%	3.0%
Athol	4,595	78.5%	21.5%
Hardwick	1,180	65.1%	34.9%
Hubbardston	1,497	86.8%	13.2%
New Braintree	358	88.3%	11.7%
Petersham	429	90.4%	9.6%
Templeton	2,765	80.9%	19.1%
Orange	3,342	69.9%	30.1%
Winchendon	3,575	70.6%	29.4%

Source: ACS 2006-2010.

Like many communities in its region, Royalston is a community of homeowners. **Tables 2.9, 2.10, and 2.11** present various housing occupancy characteristics. As shown in **Table 2.9**, more than 94 percent of all housing units in town are owner-occupied. Only one comparison community, Phillipston, has a higher rate of homeownership. **Table 2.10** shows that sixty percent of owner-occupied units are occupied by married families, while 30 percent are occupied by non-family

households. Royalston has a higher percentage of units occupied than non-family households than is found in the region, county, and state. **Table 2.11** shows that the few rental units that do exist in town are predominately occupied by nonfamily households (which include people living alone). However, that number is almost equal to family households when married family households and “other family” households are combined showing that the demand for rental housing is almost even between family and non-family households.

Table 2.10. Owner-Occupied Housing Units by Household Type

Geography	Total	Married Family		Other Family		Non-Family	
		Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	1,608,474	997,414	62.0%	196,764	12.2%	414,296	25.8%
Worcester Metro	201,656	131,139	65.0%	23,709	11.8%	46,808	23.2%
ROYALSTON	449	267	59.5%	43	9.6%	139	31.0%
Phillipston	614	441	71.8%	78	12.7%	95	15.5%
Athol	3,606	2,016	55.9%	513	14.2%	1,077	29.9%
Hardwick	768	432	56.3%	148	19.3%	188	24.5%
Hubbardston	1,300	1,019	78.4%	99	7.6%	182	14.0%
New Braintree	316	225	71.2%	30	9.5%	61	19.3%
Petersham	388	274	70.6%	22	5.7%	92	23.7%
Templeton	2,238	1,503	67.2%	270	12.1%	465	20.8%
Orange	2,337	1,341	57.4%	318	13.6%	678	29.0%
Winchendon	2,524	1,841	72.9%	250	9.9%	433	17.2%
Source: ACS 2006-2010.							

Table 2.11. Renter-Occupied Housing Units by Household Type

Geography	Total	Married Family		Other Family		Non-Family	
		Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	904,078	197,995	21.9%	208,415	23.1%	497,668	55.0%
Worcester Metro	96,506	22,929	23.8%	24,128	25.0%	49,449	51.2%
ROYALSTON	27	5	18.5%	6	22.2%	16	59.3%
Phillipston	19	0	0.0%	0	0.0%	19	100.0%
Athol	989	271	27.4%	218	22.0%	500	50.6%
Hardwick	412	94	22.8%	75	18.2%	243	59.0%
Hubbardston	197	88	44.7%	19	9.6%	90	45.7%
New Braintree	42	21	50.0%	0	0.0%	21	50.0%
Petersham	41	13	31.7%	8	19.5%	20	48.8%
Templeton	527	212	40.2%	99	18.8%	216	41.0%
Orange	1,005	257	25.6%	273	27.2%	475	47.3%
Winchendon	1,051	377	35.9%	169	16.1%	505	48.0%
Source: ACS 2006-2010.							

Labor Force, Education, and Employment

The labor force in Royalston is relatively small. According to the ACS, there are 902 residents over the age of 16 in Royalston. Of those, 614 are members of the labor force which is approximately 68 percent of the working age population. As shown in **Table 2.12**, Royalston, like almost all the surrounding towns, has a less educated population than the state overall. While over 38 percent of Massachusetts residents have a college degree or higher, only 30

percent of Royalston's residents have at least a college degree. Slightly over 40 percent of Royalston's population has a high school education or less.

Table 2.12. Highest Level of Education, Population 25 Years and Older

Geography	Less than High School	High School or GED	Some College or Associates Degree	College Degree	Master's Degree	Professional School or Doctorate
Massachusetts	11.3%	26.7%	23.7%	21.9%	11.4%	4.9%
Worcester Metro	11.4%	29.6%	26.0%	20.2%	9.5%	3.2%
ROYALSTON	6.7%	33.5%	30.3%	18.9%	8.5%	2.1%
Phillipston	10.3%	33.5%	35.9%	11.2%	7.9%	1.2%
Athol	15.3%	40.8%	29.6%	9.7%	3.7%	0.8%
Hardwick	9.7%	30.6%	25.6%	18.0%	6.2%	9.9%
Hubbardston	6.3%	36.0%	29.8%	20.6%	4.9%	2.5%
New Braintree	5.4%	40.1%	25.7%	16.4%	9.3%	3.1%
Petersham	4.5%	22.0%	22.2%	22.2%	19.9%	9.1%
Templeton	9.4%	36.5%	36.7%	10.5%	5.9%	1.0%
Orange	13.1%	44.5%	24.4%	10.3%	7.2%	0.5%
Winchendon	13.6%	34.6%	32.5%	11.0%	6.1%	2.3%
Source: ACS 2006-2010.						

Typically, education is positively correlated with income; as the level of education rises, so does income. As **Table 2.13** demonstrates, this is primarily holds true in Royalston. Residents holding a graduate or professional degree have the highest median income at \$58,333, while residents with a high school education have a median income of \$37,917. (An unusually high median income for individuals with less than a high school education may be distorted because of the small sample size.)

Table 2.13. Median Income by Educational Attainment

Geography	Population 25+ Years (Total)	Less than High School Education	High School Graduate	College Graduate	Graduate or Professional Degree
Massachusetts	\$42,322	\$22,348	\$32,096	\$53,381	\$67,553
Worcester Metro	\$41,906	\$23,791	\$32,783	\$54,820	\$67,430
ROYALSTON	\$36,761	\$44,688	\$37,917	\$45,625	\$58,333
Phillipston	\$37,703	\$37,917	\$33,413	\$36,413	\$55,000
Athol	\$33,339	\$25,694	\$32,018	\$40,300	\$46,146
Hardwick	\$36,227	\$23,902	\$27,955	\$49,167	\$64,500
Hubbardston	\$50,181	\$11,667	\$33,295	\$63,426	\$86,875
New Braintree	\$45,000	\$27,708	\$35,500	\$52,917	\$63,854
Petersham	\$31,480	\$22,917	\$17,292	\$30,893	\$53,889
Templeton	\$39,630	\$30,804	\$39,292	\$38,710	\$32,368
Orange	\$30,587	\$28,333	\$26,227	\$51,964	\$49,750
Winchendon	\$36,894	\$27,650	\$32,046	\$47,333	\$59,091
Source: ACS 2006-2010.					

Royalston is primarily a bedroom community. Journey-to-work census data indicates that most residents work in other towns and cities in central Massachusetts such as Athol, Gardner, Worcester, Fitchburg, Templeton, and Winchendon. 15 percent of Royalston's residents work in town. While the most recently available data on commuting patterns is becoming dated (Census 2000), demographic and economic trends do not suggest a significant shift in employment patterns since this snapshot.

Table 2.14. Work Commuting Patterns			
Workplace of Royalston Residents		Place of Residence of Royalston Employees	
Athol	95	Royalston	87
Royalston	87	Milford	14
Gardner	65	Gardner	10
Worcester	34	Norfolk	8
Fitchburg	30	Ware	6
Templeton	26	Barre	6
Winchendon	23	Athol	4
Orange	18	Auburn	4
Westminster	16	Petersham	3
Leominster	12	Princeton	3
Other Towns	171	Other Towns	4
Total Working Royalston Residents	577	Total Royalston Employees	149
Source: U.S. Census 2000 "Journey to Work."			

Table 2.15 presents data on Royalston's economy. There are only a handful of employers located in Royalston: in 2011, there were 20 businesses with an average monthly employment of 135 people. These businesses were largely concentrated in the service providing domain (16 establishments), as well as three education and health services establishment, and five "other services" establishments. In addition to the relatively small number of establishments, wages in town are very low, just \$377 per week, or \$19,604 per year, on average, which is substantially below the average wage for the state overall. Education and health services positions pay significantly better with an average weekly wage of \$602 and employ on average 126 persons per month. Although the number of businesses and employees in Royalston has crept up since 2007, wages have dropped slightly. Because the local economy is so small, economic data from the Massachusetts Department of Labor and Workforce Development is not published for most industry categories.

Table 2.15. Employers, Jobs, and Wages: 2007-2011				
Year	Total Establishments	Avg. Monthly Employment	Royalston Avg. Weekly Wage	Mass. Avg. Weekly Wage
2007	16	110	\$397	\$1,063
2008	17	114	\$406	\$1,092
2009	17	114	\$397	\$1,082
2010	19	125	\$387	\$1,112
2011	20	135	\$377	\$1,147
Difference 2007-2011	4	25	-\$20	\$84
Source: MA Department of Labor and Workforce Development, ES-202.				

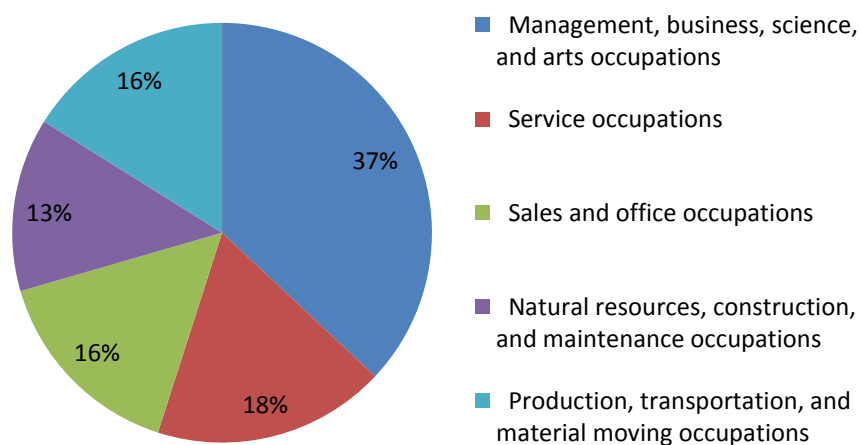
As most people who live in Royalston work outside of Royalston, viewing only the local economy within Royalston presents an incomplete picture of employment. Although Royalston's labor force is small, its residents are employed in a diverse number of industries. As **Table 2.16** shows, the vast majority of residents are employed in the educational services, health care, and social services industry. However, manufacturing, construction, retail trade, and professional, scientific, management, and administrative and waste management services also make up large portions of the employment sectors employing Royalston residents.

Table 2.16. Industries Employing Royalston Residents

Industry	Number of Employees
Agriculture, forestry, fishing and hunting, and mining	6
Construction	59
Manufacturing	86
Wholesale trade	25
Retail trade	55
Transportation and warehousing, and utilities	10
Information	6
Finance and insurance, and real estate and rental and leasing	16
Professional, scientific, management, administrative and waste management services	58
Educational services, health care, and social assistance	160
Arts, entertainment, recreation, accommodations, and food services	19
Other services, except public administration	12
Source: ACS 2006-2011.	

Chart 2.2 demonstrates, 37 percent of Royalston residents are employed in management, business, science, and arts occupations. The remaining residents are fairly evenly divided amongst services, sales, construction, and production occupations.

Chart 2.2 Occupations of Royalston Residents



Source: American Community Survey, 2006-2010.

Household Income

The median household income in Royalston is \$60,385, which is lower than the state and county, but in the middle of the comparison communities. **Table 2.17** presents data on household and family income. The median family income in Royalston is significantly higher than the median household income, at \$79,219. Although less than the median family income for Massachusetts, this figure is right on par with Worcester County. In addition, although families with children often have the highest incomes, this is not true in Royalston where the median income for families with children, \$60,714, is amongst the lowest in the area. It should also be noted that 43 percent of households in Royalston earn less than \$50,000 per year, which is higher than average for the country and higher than all neighboring towns with exception to Athol and Orange.

Household incomes are lower in Worcester County than they are in the state. Incomes have also fallen at a faster rate in Worcester County than Massachusetts since the beginning of the recession.

Table 2.17. Household and Family Income (2010)

Geography	% Households with Income < \$50,000	Median Household Income	Median Family Income	Median Family Income Families w/ children <18
Massachusetts	40%	\$64,509	\$81,165	\$82,361
Worcester Metro	40%	\$64,152	\$79,121	\$80,359
ROYALSTON	43%	\$60,385	\$79,219	\$60,714
Phillipston	28%	\$70,493	\$71,993	\$83,906
Athol	54%	\$47,099	\$52,763	\$52,885
Hardwick	43%	\$57,866	\$70,868	\$70,347
Hubbardston	28%	\$82,443	\$92,299	\$85,179
New Braintree	24%	\$85,417	\$90,776	\$100,625
Petersham	40%	\$62,411	\$75,972	\$90,250
Templeton	37%	\$60,385	\$73,082	\$73,602
Orange	56%	\$42,809	\$52,141	\$50,481
Winchendon	43%	\$58,582	\$69,701	\$77,788
Source: ACS 2006-2010.				

Table 2.18 shows median household income by age of householder. Householders 25-44 have the median income at \$66,389. Households headed by seniors typically have significantly lower incomes, but the median income for senior-headed households in Royalston is relatively high, at \$44,545. This income is significantly higher than the state and county and is the second highest in the region.

Table 2.18. Median Household Income of Selected Household Types

Geography	All Households	Householder 25-44 yrs.	Householder 45-64 yrs.	Householder >65 yrs.
Massachusetts	\$64,509	\$72,850	\$80,150	\$34,873
Worcester Metro	\$64,152	\$71,302	\$80,011	\$31,762
ROYALSTON	\$60,385	\$66,389	\$61,250	\$44,545
Phillipston	\$70,493	\$87,917	\$65,577	\$33,750
Athol	\$47,099	\$49,004	\$64,609	\$29,035
Hardwick	\$57,866	\$64,500	\$65,000	\$18,036
Hubbardston	\$82,443	\$83,750	\$100,972	\$21,719
New Braintree	\$85,417	\$101,667	\$84,750	\$47,500
Petersham	\$62,411	\$89,167	\$75,833	\$32,857
Templeton	\$66,138	\$78,903	\$65,509	\$27,463
Orange	\$42,809	\$44,521	\$54,639	\$20,984
Winchendon	\$58,582	\$69,369	\$57,439	\$32,031
Source: ACS 2006-2010.				

When family income is broken down by different types of families (**Table 2.19**), married families without children have the highest median income in Royalston, at \$88,438. Single mothers with children under 18 have the lowest median household income, at just \$35,250.

Table 2.19. Median Family Income by Family Type

Geography	Without Dependent Children			With Dependent Children		
	Married Couple	Single Male	Single Female	Married Couple	Single Male	Single Female
Massachusetts	\$88,343	\$63,560	\$54,209	\$105,477	\$45,096	\$27,568
Worcester Metro	\$85,500	\$65,174	\$53,450	\$99,214	\$44,089	\$27,560
ROYALSTON	\$88,438	\$77,813	\$42,917	\$74,375	-	\$35,250
Phillipston	\$71,563	\$40,500	\$71,875	\$86,250	\$51,667	-
Athol	\$51,809	\$51,500	\$56,648	\$65,083	\$45,104	\$30,268
Hardwick	\$80,833	\$130,855	\$19,943	\$111,250	\$14,191	\$33,846
Hubbardston	\$109,583	\$75,417	\$75,139	\$90,036	-	\$13,750
New Braintree	\$83,375	\$36,250	\$53,750	\$113,250	-	\$30,833
Petersham	\$60,833	\$79,375	\$60,208	\$91,125	-	\$23,750
Templeton	\$71,842	-	\$21,875	\$78,661	\$61,471	\$41,250
Orange	\$54,375	\$82,583	\$20,938	\$59,052	\$18,693	\$31,141
Winchendon	\$63,024	\$63,203	\$36,250	\$81,705	\$47,292	\$35,303
Source: ACS 2006-2010.						

Income and Poverty

Living in poverty is not the same as being a low-income household or family, although these terms are often mistakenly used interchangeably. The incomes that define very-low, low- and moderate-income (collectively described as “lower income”) are based on ratios of median

family income for a given area. They serve as a barometer of household wealth on a regional scale, accounting for differences in wages, the cost of living and indirectly, the cost of housing, in different parts of a state and different sections of the country. Each year, **HUD** publishes updated low- and moderate-income limits, adjusted for household size, for economic areas defined by the federal Office of Management and Budget (OMB). For Royalston, this area is “Western Worcester County,” comprised of eight towns in the region. The income limits are used primarily to determine eligibility for various housing assistance programs. This is important, for “low and moderate income” reflects assumptions about a threshold below which households have too little income to afford the cost of housing where they live without being “cost-burdened.”

Table 2.20. Income Limits for Royalston, FY2013

Median Income	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
\$71,300	Low (80%)	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750
	Very Low (50%)	\$28,700	\$32,800	\$36,900	\$40,950	\$44,250	\$47,550
	Extremely Low (30%)	\$17,200	\$19,650	\$22,100	\$24,550	\$26,550	\$28,500

Source: U.S. Department of Housing and Urban Development, Income Limits System 2013.

In common-sense terms, poverty means having an extremely low household income, but it is not measured the same way. Poverty thresholds are determined annually by the Census Bureau, not by HUD. In addition, the thresholds are national, not tied to economic regions, and they differ not only by household size but also by household composition. For example, when HUD establishes an income limit for a household of three, the same income limit applies to all three-person households: a married couple with a dependent child, a single parent with two dependent children, an older couple with an adult child living at home, or three unrelated individuals in a household. When the Census Bureau publishes poverty thresholds, however, the threshold for a three-person household with no dependent children differs from the threshold for a household with dependent children. The formula for setting poverty thresholds is based on assumptions about the cost of basic food as a percentage of household income, and the purposes served by federal poverty thresholds are quite different from the purposes served by income limits for subsidized housing. Suffice it to say that households and families living at or below the federal poverty threshold are *very* poor, and their needs extend far beyond housing.

Nationally and in Massachusetts, children under 18 comprise a disproportionately large percentage of the population in poverty, and single-parent families with dependent children are far more likely to be in poverty than married couples, with or without children. Compared to the state, county, and many communities in the region, Royalston has relatively low rates of

poverty. **Table 2.21** presents data on the incidence of poverty for different groups. While Royalston has very few renters, they are relatively more likely to live in poverty.

Table 2.21. Incidence of Poverty

Geography	Persons < 18	Persons > 65	Homeowners	Renters	Families
Massachusetts	13.2%	9.3%	2.2%	23.0%	7.5%
Worcester Metro	12.1%	9.0%	2.0%	22.9%	6.9%
ROYALSTON	4.5%	1.9%	0.3%	27.3%	1.2%
Phillipston	0.0%	0.0%	0.6%	-	0.6%
Athol	5.0%	8.3%	2.6%	35.0%	7.8%
Hardwick	17.5%	9.9%	4.7%	20.1%	8.1%
Hubbardston	18.1%	5.5%	4.4%	5.6%	4.5%
New Braintree	3.0%	3.2%	2.4%	0.0%	2.2%
Petersham	0.0%	50.8%	2.7%	19.0%	3.8%
Templeton	13.6%	16.8%	3.4%	9.3%	4.3%
Orange	17.5%	7.8%	4.2%	23.0%	8.7%
Winchendon	11.0%	6.8%	1.9%	18.9%	5.4%
Source: ACS 2006-2010.					

2.4 HOUSING CHARACTERISTICS

Age and Physical Characteristics of Housing Units

Royalston's housing stock is very homogenous. As shown in **Table 2.21**, 91 percent of the town's 564 housing units are single-family detached homes. There are no multifamily buildings (3 or more units) and very few other types of housing in town.

Table 2.22. Structural Characteristics of Housing Units

[illegible]

Table 2.23. Median Age of Housing Units and Median Number of Rooms by Occupancy

Geography	Median Year Built	Median Rooms: All Structures	Median Rooms: Owner Occupied	Median Rooms: Renter Occupied
Massachusetts	1957	5.6	6.5	4.1
Worcester Metro	1959	5.8	6.5	4.2
ROYALSTON	1971	6.2	6.3	5.8
Phillipston	1975	6.1	6.2	3.9
Athol	1942	5.7	6.1	4.1
Hardwick	1939	5.6	6.1	4.7
Hubbardston	1985	6.3	6.5	3.5
New Braintree	1981	6.5	6.6	5.7
Petersham	1940	6.5	6.7	4.5
Templeton	1967	6.0	6.2	4.1
Orange	1955	5.6	6.2	3.8
Winchendon	1958	5.9	6.5	4.0

Source: ACS 2006-2010.

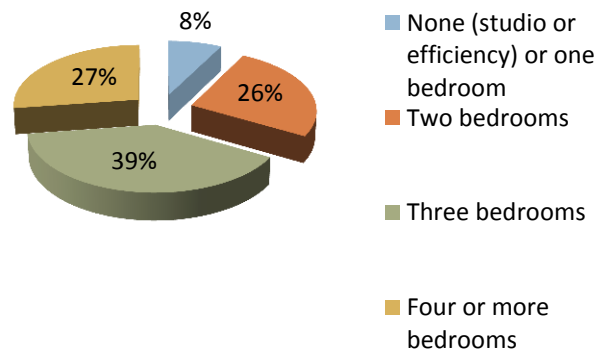
A significant share of Royalston's housing stock is relatively new; the median year in which housing units in town were built is 1971. Typically newer homes are comparatively larger than older housing stock. As shown in **Table 2.23**, when all housing units are considered, the median unit size is 6.2 rooms, which is larger than the state and county but average for the region. Renter-occupied housing units

are slightly smaller, with a median of 5.8 rooms, which is larger than all the comparison geographies. The large size of Royalston's rental units is likely due to the fact that the town has no multifamily buildings and thus its rental properties, like the housing stock overall, are primarily single-family homes.

A local survey conducted as part of this plan asked residents about the size and condition of their homes.³ As shown in **Chart 2.3**, there is considerable variation in the number of bedrooms in respondents' homes, although the most common answer was three bedrooms. **Chart 2.4** shows the responses to a question about the condition of the respondent's home. The substantial majority of survey respondents, 83 percent, reported that their homes were in "good" or "excellent" condition.⁴

Chart 2.3. Bedrooms in Home

Source: Royalston Housing Survey, 2012

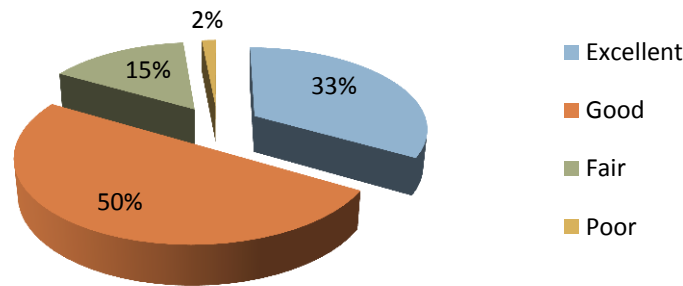


³ The survey was administered in October, 2012, yielding 67 responses.

⁴ When interpreting survey results, it is important to recognize that the survey respondents are not necessarily representative of the town overall.

Chart 2.4. How Would You Describe the Physical Condition of Your Home or Apartment?

Source: Royalston Housing Survey, 2012

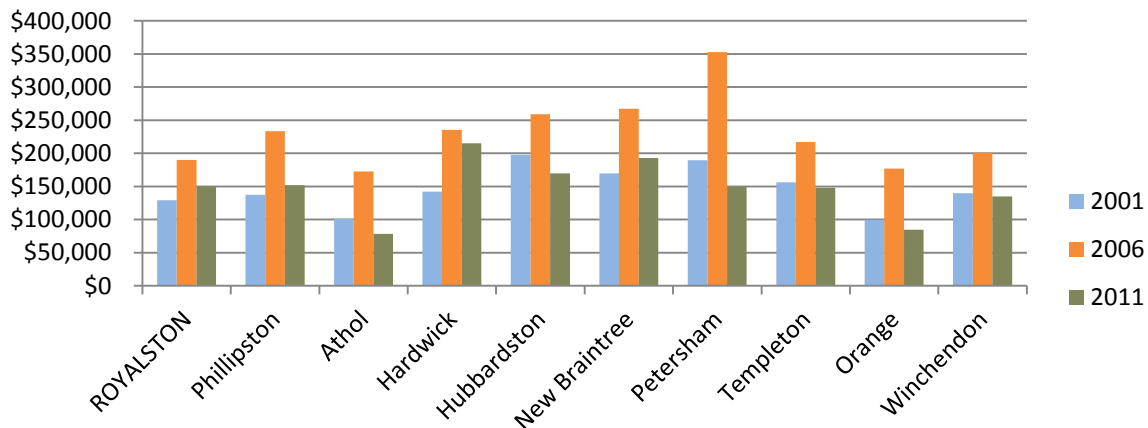


2.5 HOUSING MARKET

Housing Sale Prices

Housing in Royalston is relatively inexpensive and in the lower-middle range for the region. In 2011, the median sale price for a single-family home was \$150,000. **Chart 2.5** shows the median sale price for a single-family home in 2001, 2006, and 2011. Anecdotally, the town offers homes appropriate for a broad range of income levels, from starter homes to upper end. Most current listings are asking between \$100,000 and \$300,000, although there are a handful of homes both above and below this range. Within all communities in the region, housing prices increased significantly between 2001 and 2006, and decreased from 2006 to 2011, following the nationwide housing trends for the past 10 years. In Royalston, housing prices decreased approximately 21 percent from 2006.

Chart 2.5 Median Sale Price, Single-Family Homes 2001-2011



Source: The Warren Group

Foreclosures

Since 2007, there have been 16 foreclosures in Royalston, which represents 3 percent of all housing units in town. **Table 2.24** shows that other communities in the region, notably Athol, Templeton, Orange, and Winchendon, have been more affected, each with over 80 foreclosures in the past five years.

Table 2.24. Residential Foreclosure Deeds, 2007-2011

Community	2007		2008		2009		2010		2011	
	Single Family	Condo	Single Family	Condo	Single Family	Condo	Single Family	Condo	Single Family	Condo
ROYALSTON	1	0	4	0	7	0	0	0	4	0
Phillipston	0	0	2	0	5	0	4	0	4	0
Athol	31	2	51	2	43	0	73	4	41	0
Hardwick	2	0	5	0	2	0	5	0	6	0
Hubbardston	4	1	2	0	5	0	12	1	7	0
New Braintree	0	0	2	0	0	0	0	0	3	0
Petersham	0	0	4	0	2	0	3	0	3	0
Templeton	9	0	12	0	12	0	23	1	25	1
Orange	21	0	25	2	17	2	40	0	27	1
Winchendon	20	0	41	1	37	1	43	2	35	1
Source: The Warren Group, 2012.										

Market Rents

Table 2.25. Median Gross Rents

Geography	Median Gross Rent
Massachusetts	\$1,006
Worcester Metro	\$862
ROYALSTON	\$1,031
Phillipston	\$950
Athol	\$753
Hardwick	\$371
Hubbardston	\$774
New Braintree	\$863
Petersham	\$598
Templeton	\$789
Orange	\$651
Winchendon	\$720
Source: ACS 2006-2010.	

Rents in Royalston are relatively high, most likely because there are no multifamily buildings. For communities with no multifamily structures which provide for smaller apartments, rental properties are often larger, single-family homes which in turn are more costly to rent. **Tables 2.25** and **2.26** provide information on rents in the region. According to the American Community Survey, the median **gross rent** in Royalston is \$1,031, which is the highest among all the comparison geographies and on par with the rents for single-family homes in the region based on a survey conducted for this plan. Our research finds that single-family homes in the region are currently renting for between \$600 and \$1,700 per month. The wide range in rental price reflects variations among rental properties which include the size and age of the structure, number of bedrooms, condition, presence of accessory structures and amenities, size of the lot, and location.

Table 2.26. Survey of Market Rents in Royalston's Region

Community	Development	Low	High	Bedrooms		
				One	Two	Three +
Athol	School Street Residences	\$595	\$948	X	X	
Athol	350 Riverbend Street	\$875	\$1,050		X	
Athol	Tully Brook Apartments		\$925		X	
Athol	Single-family home	\$600	\$1,325	X	X	X
Hubbardston	Single-family home		\$1,700			X
New Braintree	Accessory apartment		\$650		X	
Petersham	Accessory apartment		\$950		X	
Templeton	Single-family home	\$800	\$1,375	X	X	
Orange	Single-family home	\$675	\$740	X		X
Winchendon	Single-family home	\$700	\$1,000	X	X	X

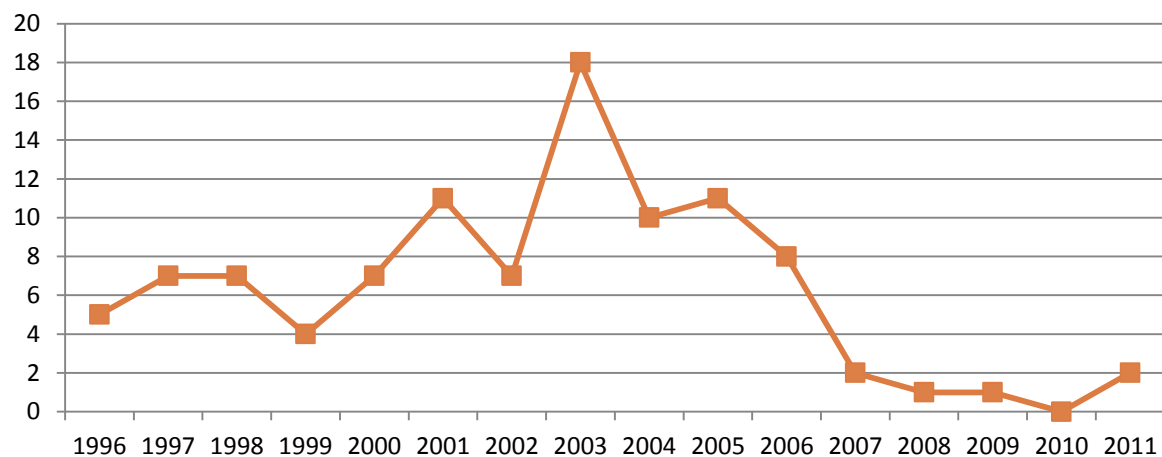
Source: Community Opportunities Group, Inc., October 2012

Housing Production

For the past five years there has been very little residential housing production in Royalston. **Chart 2.6** graphs the number of building permits issued for single-family homes from 1996 to 2011. The number of building permits surged in the early 2000s, but has dropped significantly since 2007, coinciding with the national recession. During the period of time between 2007 and 2011, less than two permits for new single family homes were issued per year. Anecdotally, the Building Inspector notes that interest in building in Royalston remains very low. Further, there are very few home sales on an annual basis for the existing housing stock and there have only been 12 home sales between 2002 and 2012⁵.

Chart 2.6. New Single-Family Housing Units in Royalston: 1996-2011

Source: U.S. Census



⁵ The Warren Group, "Town Stats," 2013.

2.6 HOUSING AFFORDABILITY

Table 2.27. Homeowners with Housing Cost Burden by Income

Geography	Income < \$20,000	Income \$20,000 - \$34,999	Income \$35,000 - \$49,999	Income \$50,000 - \$74,999	Income > \$75,000
Massachusetts	91.3%	65.6%	53.2%	48.0%	17.8%
Worcester Metro	100.0%	61.1%	52.0%	45.6%	14.6%
ROYALSTON	100.0%	100.0%	55.3%	20.9%	11.9%
Phillipston	100.0%	100.0%	41.2%	27.3%	12.2%
Athol	100.0%	100.0%	44.3%	38.9%	6.8%
Hardwick	100.0%	100.0%	44.8%	33.5%	5.7%
Hubbardston	100.0%	100.0%	50.0%	53.8%	14.4%
New Braintree	100.0%	100.0%	46.7%	37.5%	3.1%
Petersham	100.0%	100.0%	33.3%	37.5%	22.3%
Templeton	100.0%	100.0%	52.4%	49.0%	6.1%
Orange	100.0%	100.0%	66.3%	28.4%	2.1%
Winchendon	100.0%	100.0%	64.3%	29.8%	14.6%
Source: ACS 2006-2010.					

Royalston, along with other rural towns in the region, has modestly priced housing relative to the prices in the state. Nevertheless, many households in Royalston have difficulty meeting the cost of housing.

To a housing policy analyst, a home is considered to be affordable to low- and moderate-income people if their monthly payments for housing (mortgage payments,

property taxes, and homeowners insurance for homeowners or rent and utilities for renters) does not exceed 30 percent of their monthly gross income. According to ACS, approximately one third of market rate housing is valued below \$165,000, the current price affordable single family ownership unit currently in the region.⁶ However, market rate homes within the affordable price range are more likely to have significant maintenance issues that will be prohibitively costly for lower income households to update and repair in order to live in safe and sanitary housing.

Cost burdened households are those that pay more than 30% of their income toward housing expenses.

Households paying more than 30 percent are considered to be “housing-cost burdened.” The American Communities Survey reports data on the percentage of income spent on housing. **Table 2.27** shows the percentage of homeowners in different income brackets that are housing-cost burdened. As expected the percentage of housing-cost burdened homeowners decreases with income. All homeowners earning less than \$35,000 are housing cost burdened in Royalston and all the surrounding communities. More than half of homeowners earning between \$35,000 and \$49,999 are also housing-cost burdened. Relatively few households in Royalston at the higher income brackets are cost-burdened. As shown in **Table 2.28**, the only housing-cost burdened renters in Royalston are those households that earn less than \$35,000.

⁶ Source: ACS 2006-2010; affordable home price based on 558 River Street in Winchendon; listed in MAHA Massachusetts Affordable Home Lotteries, June, 2013.

Table 2.28. Renter Households with Housing Cost Burden by Income

Geography	Income < \$20,000	Income \$20,000 - \$34,999	Income \$35,000 - \$49,999	Income \$50,000 - \$74,999	Income > \$75,000
Massachusetts	79.5%	75.8%	51.5%	23.0%	4.5%
Worcester Metro	80.8%	71.9%	34.1%	10.8%	0.7%
ROYALSTON	-	100.0%	0.0%	0.0%	0.0%
Phillipston	100.0%	6.1%	-	-	0.0%
Athol	89.6%	56.6%	53.4%	15.2%	0.0%
Hardwick	54.8%	47.2%	0.0%	3.5%	0.0%
Hubbardston	9.7%	100.0%	45.5%	100.0%	-
New Braintree	100.0%	-	0.0%	0.0%	0.0%
Petersham	91.7%	100.0%	-	0.0%	0.0%
Templeton	88.0%	25.6%	0.0%	0.0%	0.0%
Orange	68.8%	40.9%	29.5%	0.0%	0.0%
Winchendon	73.8%	37.2%	24.7%	0.0%	0.0%

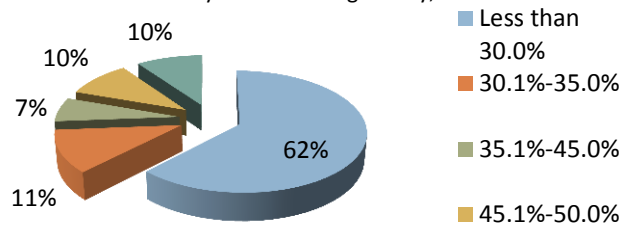
Source: ACS 2006-2010

A survey conducted for this plan asked respondents questions that addressed housing affordability. Although the survey respondents are not necessarily representative of the town overall and the survey was not conducted scientifically, the proportion of homeowners in single-family homes is comparable to the data from the American Communities Survey.

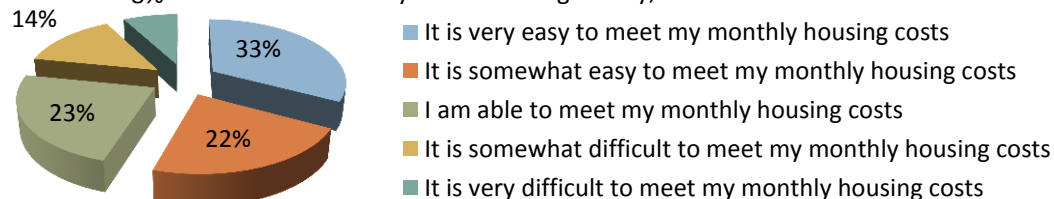
Slightly more than half of the respondents (52 percent) have a mortgage and the median monthly payment is \$800. The monthly rent reported ranged from \$500 to \$750 (only three respondents rented their homes). As shown in **Chart 2.8**, although the majority of respondents stated that they spent less than 30 percent of their gross monthly income on housing, nearly 38 percent of respondents can be classified as housing-cost burdened, as they report spending more than 30 percent of their income on housing. However, when asked how they perceive their ability to meet their monthly housing costs, (**Chart 2.9**) only 22 percent responded that it is somewhat difficult or very difficult to meet their monthly housing costs. The majority of respondents, 55 percent, answered that it is somewhat easy or very easy for them to meet their monthly housing costs.

Chart 2.8 Percentage of Gross Monthly Income Spent on Housing

Source: Royalston Housing Survey, 2012

**Chart 2.9. How Would You Describe Your Ability to Meet Your Monthly Housing Needs?**

Source: Royalston Housing Survey, 2012



Chapter 40B

To count toward the target of affordability under Chapter 40B, housing units must be governed by a deed restriction that lasts for many years, if not in perpetuity, to remain affordable to low- and moderate-income households, even when home values appreciate under robust market conditions. A recorded legal instrument determines the price of deed restricted units, while only moderate-income households are eligible to purchase or rent these units.

The Massachusetts Department of Housing and Community Development (DHCD) maintain a list of the deed restricted affordable units in each city and town. Known as the Chapter 40B **Subsidized Housing Inventory (SHI)**, the list determines whether a community meets the 10 percent minimum. It also is used to track expiring use restrictions, i.e., when non-perpetual affordable housing deed restrictions will lapse.

Table 2.29 Chapter 40B Subsidized Housing in Royalston's Region				
Community	Total Year-Round Housing Units	Total Development Units	Total Subsidized Housing Units	Percent Subsidized
ROYALSTON	523	3	3	0.6%
Phillipston	658	6	6	0.9%
Athol	5,148	246	246	4.8%
Hardwick	1,185	32	32	2.7%
Hubbardston	1,627	52	52	3.2%
New Braintree	386	0	0	0.0%
Petersham	525	0	0	0.0%
Templeton	3,014	475	197	6.5%
Orange	3,461	439	375	10.8%
Winchendon	4,088	345	345	8.4%
Source: DHCD, 2012				

Royalston's Subsidized Housing Inventory (SHI) includes just three units, all of which were part of a self-help program, which used the homebuyer's sweat equity and/or volunteer labor to reduce the homebuyer's housing costs.⁷ The affordability restrictions on these units remain in perpetuity. The town is responsible for monitoring any resales of these units to ensure that they remain on Royalston's SHI.

However, as of 2013, no resales of the property have occurred since construction.

The communities in Royalston's region vary significantly in the amount of deed-restricted affordable housing they have. **Tables 2.29** and **2.30** provide more details on the affordable housing inventories for the comparison communities. Only one community in the region, Orange, meets the state-mandated goal of 10 percent affordable housing. In the larger towns in

⁷ Royalston's SHI also includes a Department of Developmental Services (DDS) group home, although no units are currently associated with the home. According to DHCD, this may be a placeholder that could result in units being added to Royalston's SHI in the future. Per DHCD's SHI guidelines, beds in group homes serving DDS and Department of Mental Health (DMH) clients count as individual units on the host community's SHI. DDS/DMH provide the group home totals by community.

the region, most affordable units are in rental developments of varying scale. In the smaller towns, most affordable housing units are in group homes or associated with Community Development Block Grant (CDBG)-funded homeownership rehabilitation (HOR) programs. While this funding program helps to improve the condition and safety of homes occupied by low- and moderate- income households, it does not currently satisfy the requirements for inclusion of units on the SHI due to the relatively short term of affordability restrictions and the potential for release from the subsidy requirements through early repayment.

Table 2.30 Detailed Chapter 40B Subsidized Housing in Royalston's Region (2012)

Development Name	Address	Type	SHI Units	Affordability Expiration
Self-Help	Liberty Lane-	Ownership	3	perpetuity
Total Units			3	0.6%

2.7 DEVELOPMENT CONSTRAINTS

Physical Characteristics

Certain natural features constrain where development can occur. Royalston has many waterways, protected lands, and areas with steep slopes that limit not only the amount of developable land, but require additional planning to limit development where resource protection is critical.



Doane's Falls (Upper Falls)

Wetlands are one of the most common natural constraints, and nearly 10 percent of Royalston's land is classified as wetlands. A number of rivers, tributaries, brooks and ponds traverse Royalston. The most significant waterways are the Tully River, which runs from north to south through Royalston and into Athol and Orange, as well as Miller's River, which crosses through southern Royalston. There are also ten brooks (Kenny, Rich, Lawrence, Collar, Fish, Boyce, Falls, Scott, Towne, and Priest), and three ponds (Bear Flowage, Long, and Little). In total, there are 384 acres of water bodies in Royalston, representing 1.6 percent of the land area in town. All wetlands require at least a 100-foot setback per the Wetlands Protection Act, and additional setbacks are required for DEP interim well protection areas (IWPA's), FEMA flood zones, and Title V areas which create additional limitations on development.

Royalston also has many large tracts of protected land, including the Royalston, Warwick, and Otter River State Forests and five large wildlife management areas (WMAs): Lawrence Brook

WMA, Millers River WMA, Tully Mountain WMA, Fish Brook WMA, and Birch Hill State WMA. There are also significant areas protected by land trusts including the ledges, Jacob's Hill Reservation, Duane's Fall, Chase Memorial Forest, Royalston Falls, and Ehrich Forest. Nearly 11,900 acres⁸ in Royalston are permanently protected conservation area, representing 43 percent of the entire land area in town. In addition, slopes in excess of 15 percent are unbuildable. The topography in Royalston is hilly and 20 percent of the land in Royalston is considered steep slope. In total, an estimated 60-70 percent of Royalston is undevelopable due to wetlands, steep slopes, and permanently protected lands. Please see **Map 2.1** at the end of this chapter to view undevelopable lands.

Land Use and Zoning

Development in Massachusetts is primarily regulated at the local level, although some state regulations such as the state Wetlands Protection Act and Title 5 regulations for septic systems, also impact development. Local zoning bylaws regulate the location, density, and form of different land uses. Royalston's zoning bylaw influences housing development in the following ways.

- *Use Restrictions.* There are three zoning districts in Royalston: the Residential District (located in south Royalston), the Historic Residential District (located in central Royalston), and the Rural Residential and Agricultural District (all areas not included in the other two districts). Detached single-family homes and two-family homes are allowed by right in all districts, as are conversions of single-family homes to two-family homes. Multi-unit structures and mobile homes are not allowed in any district, although "room rental and/or boarding house[s]" are allowed by special permit from the Planning Board in all districts.
- *Density and Dimensional Requirements.* Royalston regulates density and dimensional requirements based on district and whether the lot is connected to municipal sewer. As shown in **Table 2.31**, the minimum lot size varies from 0.5 acres for a lot in the Residential district that has sewer to 2 acres for a lot in the Rural Residential and Agricultural District without sewer. Although half-acre zoning allows for relatively compact development, especially for a rural community, many lots in town have 1-acre or 2-acre minimums, which promote very low-density development.

Table 2.31. Minimum Lot Sizes		
	With Sewer	Without Sewer
Residential District	0.5 acre	1.0 acre
Historic Residential District	1.0 acre	1.0 acre
Rural Residential and Agricultural District	1.0 acre	2.0 acre

⁸ Figure is based on acreage reported in land deeds. MassGIS reflects the "GIS acreage" measuring 15,300 acres of permanently conserved land.

- Frontage requirements are another way zoning regulates density. As with minimum lot sizes, Royalston's minimum frontage requirements vary from 75 feet to 300 feet based on district and the presence of sewer (**Table 2.32**). Again, while a minimum frontage of 75 feet can allow for relatively compact development, the 300 foot minimum required for lots in the Rural Residential and Agricultural District is very large and keeps the density of development low.

Table 2.32. Minimum Frontage Required

	With Sewer (ft)	Without Sewer (ft)
Residential District	75 ft	100 ft
Historic Residential District	125 ft	125 ft
Rural Residential and Agricultural District	125 ft	300 ft

- Royalston also has an Open Space Residential Development provision for projects with over four lots that allows for slightly more compact development in exchange for conservation of land.⁹ However, the provision does not allow for increased density; in fact, it states that the number of units "shall not exceed 80 percent of the number allowable in the district in a normal subdivision."¹⁰ In addition, these types of subdivision require a Special Permit as a further disincentive for utilizing this development tool.

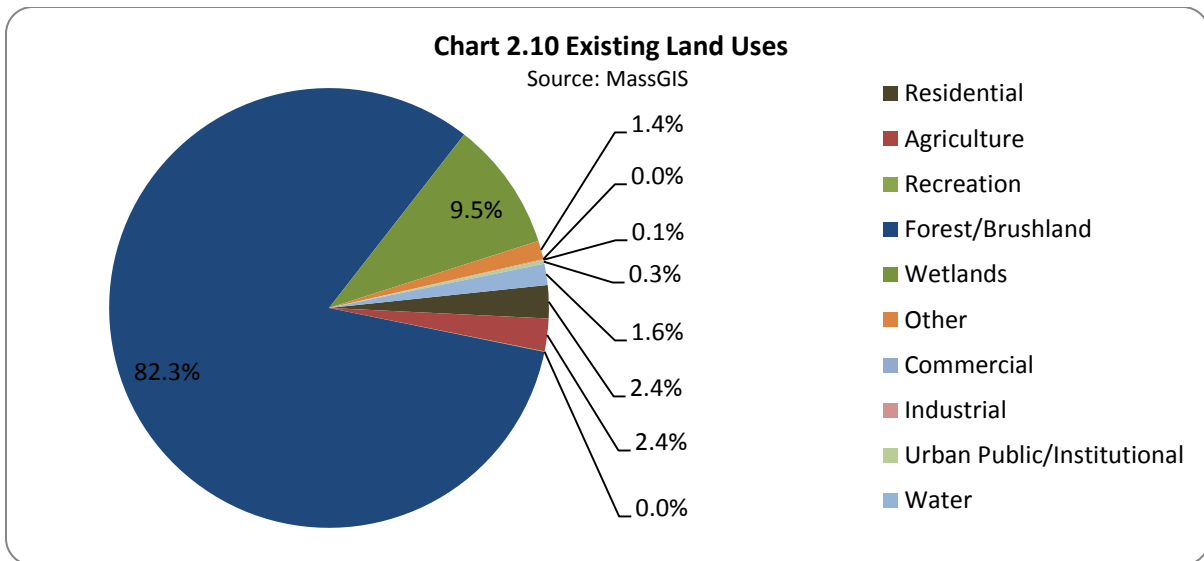
The rate of land consumption for residential development far outpaces the rate of population growth in Massachusetts. Encouraging compact residential growth and open space protection are complementary priorities.

Although all of Royalston is zoned for residential uses, on a very small amount of land in Royalston is actually used for residential purposes. As shown in **Chart 2.10**, Royalston's land area is primarily forested. Forests and brushland cover more than 82 percent of the town's land area, however only 42 percent of the land in Royalston is permanently protected as open space (thereby leaving a number of sensitive areas potentially vulnerable to future development). Wetlands, which are protected by the state's Wetlands Protection Act, are the next most common land use, at 9.5 percent of the town's land area. Less

than 9 percent of the town's land area is devoted to other uses. Only 2.4 percent devoted to residential use, 2.4 percent is dedicated to agricultural uses, and virtually no land is used for commercial or industrial land uses.

⁹ In an Open Space Residential Development, an unsewered, single-family detached home requires a minimum area of 1 acre and a minimum frontage of 100 feet; an unsewered two-family detached home requires a minimum area of 2 acres and a minimum frontage of 125 feet.

¹⁰ Town of Royalston, Zoning Bylaw, Section VII, C.4.e.



Infrastructure Capacity

Drinking Water

Drinking water in Royalston is provided by public and private wells, and the town is not currently served by a public water company. However, the South Royalston Improvement Corporation, a private utility, provides water to 56 of the 564 housing units in town, representing approximately 10% of all units. The South Royalston Improvement Corporation provides water in the South Royalston Village area, and the water is provided through private water lines and is derived from a well that is drilled into aquifer through bedrock. The remaining properties are served by private wells that draw from the same aquifer, which means that if the aquifer becomes contaminated in the future, all homes in Royalston will be impacted. However, there are presently no contamination issues and there is additional capacity to serve South Royalston Village, provided there is funding for the construction of additional water lines.

Sewer Service

Public sewer is provided in South Royalston Village. The sewer service area was last expanded to include areas on both sides of Millers River in 1999, and includes approximately 100 residential properties. A number of the existing sewer lines that were installed in the 1970s are currently being upgraded and replaced, and a new wastewater treatment plant is to be constructed. There is currently some capacity available with more projected in the future.

Transportation

Royalston's road network is limited and would be a constraint for a large development. No major roads run through town. The closest major road, Route 2, runs through Phillipston and Templeton to the south. The most important roads in town — Route 32 (Athol-Richmond Road), Route 68 (Warwick Road/Main Street), Athol Road, North Fitzwilliam Road, and

Winchendon Road—all have only two lanes of traffic. Royalston is crossed by 71.6 miles of roadways (as measured from centerline miles).¹¹ 24.7 miles of those roadways are collector roads (low to moderate capacity roads that provide access from local roads to arterials), while 46.6 are considered arterial roads (high capacity roadways). Although Royalston is not served by major highways, there are two state routes that traverse the town: Routes 32 and 68. Sections of Routes 32 and 68 have received significant upgrades in recent years with improvements to subsurface and surface drainage, bridge reconstruction, and repaving. However, drainage continues to be a significant challenge to roadway conditions as many roadways are built upon subsurfaces that have high compositions of clay and other impervious materials which have poor drainage properties and cause cracks during frost events. An estimated 60 percent of all roads and 50 percent secondary roads have been improved since 1996, and many roads in Royalston may easily be traveled while some roads remain in poor condition.

According to the Montachusett 2012 Regional Transportation Plan, there were two structurally deficient bridges in Royalston and no functionally obsolete bridges as classified by the Massachusetts Department of Transportation. The replacement of one of two structurally deficient bridges, at North Fitzwilliam Road over Lawrence Brook is currently underway, while the Stockwell Road Bridge over Lawrence Brook remains at issue.

There are two short sections of sidewalk located in Royalston that are publicly maintained. A section of sidewalk on School Street was recently repaved with asphalt and is in generally acceptable condition. The other sidewalk, located on Baldwinsville Road was recently upgraded as part of a bridge replacement project. That sidewalk is fully compliant with the Americans with Disabilities Act and is in excellent condition. While public sidewalks are limited, those that do exist are maintained in good condition.

Finally, although Royalston is a member community of the Montachusett Regional Transportation Authority (MART), the general population of Royalston is not served by MART transportation. Elderly and disabled members of the community may schedule transportation service with MART through the Council on Aging, but no other populations are served.

Schools

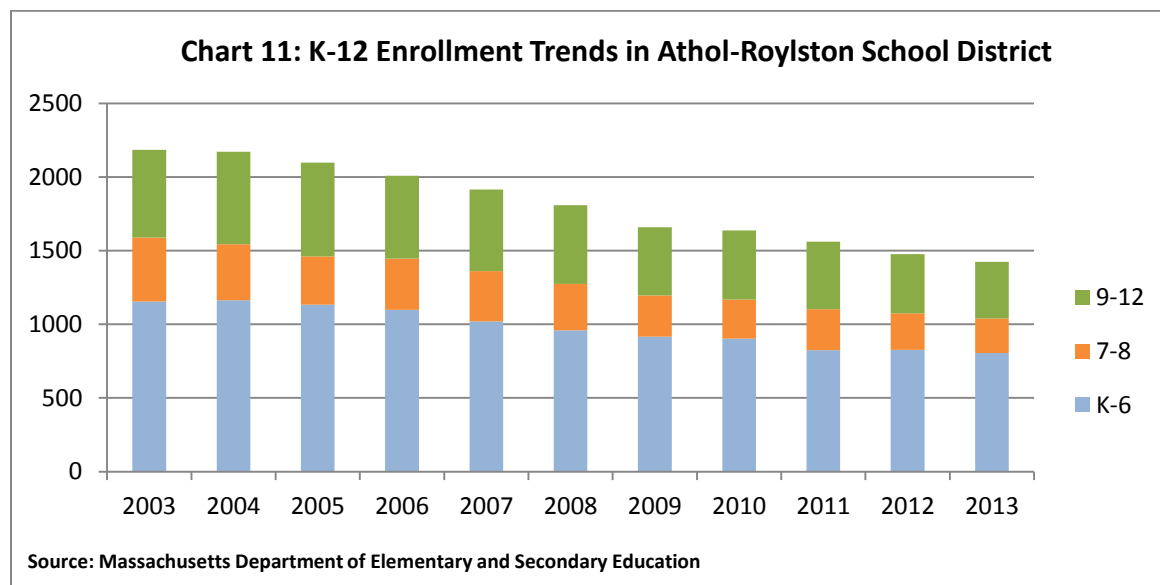
Royalston is part of the Athol-Royalston Regional School District which consists of three elementary schools, one middle school, and one high school. The Royalston Community School is the only public school in the district located in Royalston and serves grades K-6. There are currently 1,476 students enrolled in the district, and 142 enrolled at the Royalston Community School for the 2012-2013 academic year.¹² Within the school district, overall enrollment has generally been decreasing with sharp losses of students periodically offset by modest gains over

¹¹ Massachusetts Department of Transportation, *2012 Massachusetts Road Inventory Year End Report* (April 2013) 25, 31.

¹² Massachusetts Department of Elementary and Secondary Education, *Enrollment Data*, 2013.

the past decade. Elementary aged students have generally been decreasing with only a modest gain shown in 2012.

The school district faces financial difficulties due to all district funded resources being exhausted to cover debt service payments to the State of Massachusetts, decreased Chapter 70 funds, losses of students who “choice out” to attend school in other districts, and tuition for students in DCF foster placements in Athol.¹³ The Athol-Royalston Regional School District has amongst the highest special education population and the number of students who receive “free and reduced” lunch is more than 60 percent. In addition, the population of limited English language learners is growing thereby requiring improvements to programming. The financial pressures in the district have led to the elimination of over 60 administrative, teaching, and other education-related positions in the past four years, which has made class sizes increase. In addition, the High School’s physical education facilities are in need of a major renovation and both elementary schools in Athol are proposed to be replaced with one single elementary school. Although the school district has financial issues, there is room for additional students to be accommodated, provided there is staff available to serve them.



Other Town Facilities

The Town of Royalston has a number of public buildings including: the Town Hall, the Phinehas S. Newton Public Library, two volunteer fire stations, and the police station. The Town’s emergency services are largely staffed by volunteers and are not available at all times. The town also staffs and maintains a transfer station for garbage and recycling.

¹³ Athol-Royalston Regional School District, *Annual Report for the School Year 2011-2012: July 1, 2011-June 20, 2012* (March 2012) 1.

2.8 SUMMARY OF AFFORDABLE HOUSING NEEDS



The vast majority (over 80 percent) of respondents to the Royalston housing survey reported that they are satisfied or very satisfied with their current housing situation. This high rate of satisfaction should not be interpreted to mean that there are no housing needs in Royalston. The data and survey results suggest that the following housing needs exist.



- There is little diversity in Royalston's housing stock, which is dominated by detached single-family homes. A more diverse housing stock could provide housing options for households of all sizes and ages. In particular, rental units and smaller forms of ownership housing such as detached condominiums or small multifamily structures which maintain the appearance of single family homes could be successful alternatives which fit with Royalston's rural character.

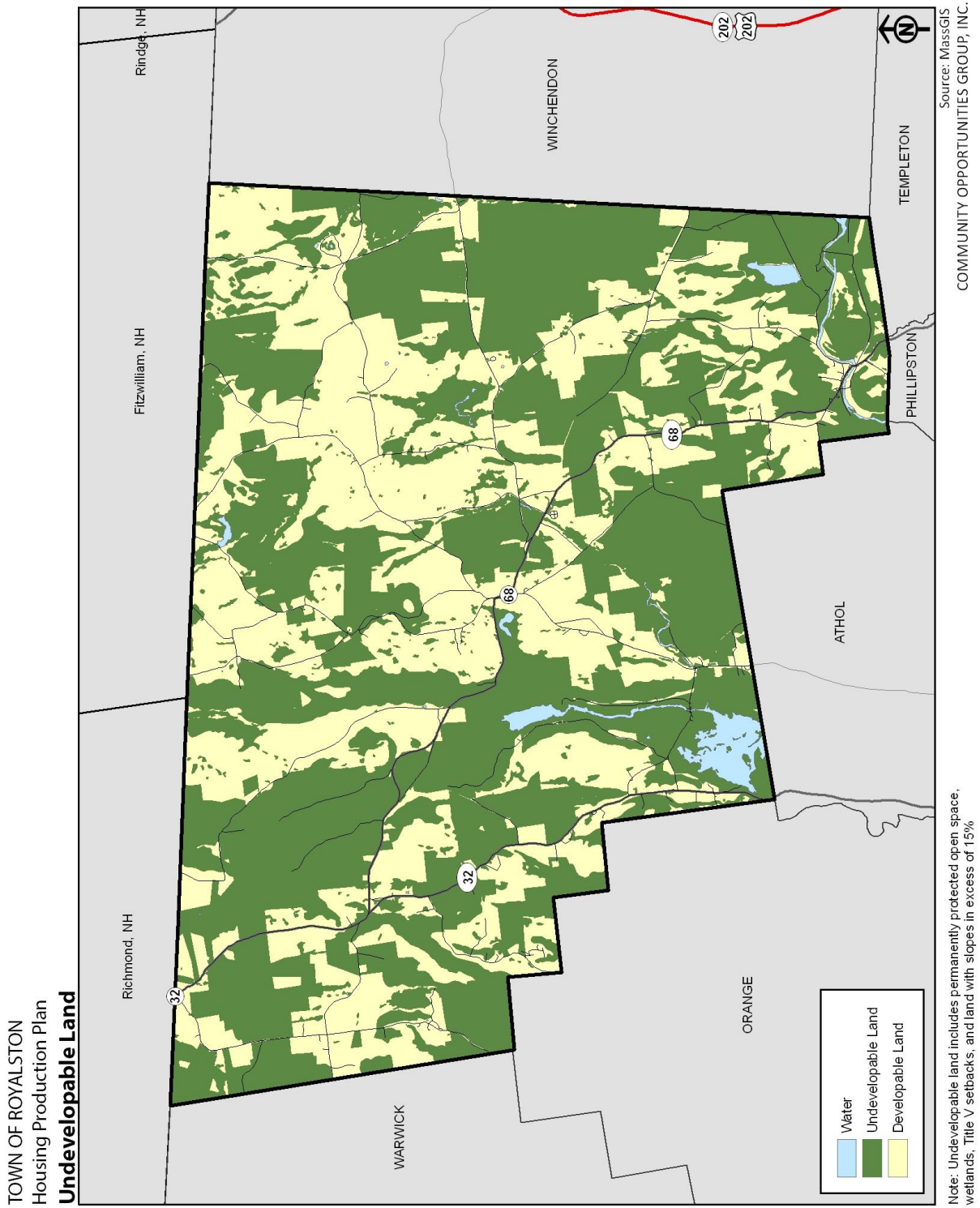


- Royalston has very little deed-restricted affordable housing and a significant number of households that qualify as housing-cost burdened, suggesting a need for more affordable housing in town. Given the low median income for families with children and single mothers, it is likely that many of these households are housing-cost burdened, and thus there should be affordable housing appropriate for families.



- The number of seniors in Royalston is predicted to grow substantially in the next ten years, reaching nearly 1/3 of the town's population by 2020. The costs associated with maintaining larger homes, managing snow removal and lawn care, and navigating multi-story homes can become prohibitive to an aging population. Housing to serve the needs of aging and disabled residents that is also affordable is likely to become a more critical issues in the upcoming years as more residents are forced to leave Royalston to find suitable housing.

Map 2.1



III. Affordable Housing Goals

3.1 AFFORDABLE HOUSING TARGET

In order to achieve the goal of 10% affordable housing, Royalston must work toward creating a total of 52 housing units eligible for inclusion on its Subsidized Housing Inventory (per the 2010 US Census). By preparing an affordable housing plan and incrementally increasing its supply of low- or moderate-income units over the course of the five year time of the plan, Royalston may gain eligibility for **Housing Certification**, which provides the town with more flexible control over the creation of affordable housing units through the Comprehensive Permit process.

To qualify for the flexibility that a DHCD-approved Housing Production Plan offers, Royalston needs to meet a minimum annual target of 0.5 percent of the Town's year-round housing inventory as reported in the most recent decennial census, within a single calendar year. If DHCD finds that Royalston has met the annual standard, the one-year certification will take effect as of the date that Royalston actually achieves the numerical target for that calendar year. If the Town's new affordable housing production is equal to or greater than the 1 percent of its year-round housing inventory, the certification will remain in effect for two years.

Table 3.1. Annual Goals for Affordable Housing Production in Royalston

CALENDAR YEAR	2014	2015	2016	2017	2018	2019
Total Year-Round Homes	523	523	523	523	523	523
Existing Chapter 40B Inventory	3	6	9	12	15	18
New Chapter 40B Units	3	3	3	3	3	3
Revised Chapter 40B %	0.5%	1.1%	1.7%	2.3%	2.9%	3.4%
10% Requirement	52	52	52	52	52	52
Gap	46	43	40	37	34	31
Required for 1 year certification	3	3	3	3	3	3
Required for 2 year certification	5	5	5	5	5	5
Table is based on existing annual housing production targets under 760 CMR 56.03(4)(c).						

If Royalston has an opportunity to create more affordable units than the minimum required for certification, obviously it should do so because an accumulation of new units permitted in one calendar year may qualify the Town for a two-year certification. Furthermore, a community's long-term ability to control Chapter 40B hinges on reaching the 10 percent statutory minimum.

3.2 HOUSING GOALS

Ultimately, Royalston's primary objective is to reach the objective of Chapter 40B to have at least 10% of the total year round housing stock to be affordable. Goals along the way to reaching that threshold include:

1. Achieving Certification of the Housing Production Plan by meeting the Affordable Housing Target of creating three units per year.
2. Identifying a strategy that makes reaching the Housing Target every one to two years (depending on the number of units created) viable.
3. Diversifying the housing stock so it better meets a broader set of community needs. Affordable housing for families with children, single parents, and seniors is especially needed.
4. Addressing housing needs for cost burdened households to reduce risk of foreclosure, eviction, or homelessness.

IV. Implementation Strategies

4.1 DEVELOP A LOCAL AFFORDABLE HOUSING INFRASTRUCTURE

In order to support the development of affordable housing, a local and regional infrastructure must be developed to provide capacity to plan for, advocate for, develop, and manage affordable housing units. Currently, there is virtually no publicly employed staff people and very few agencies, whether public or private, in the region that work with affordable housing that would typically be found (such as Community Development Corporations (CDCs), local housing authorities or trusts, large for-profit or non-profit developers). As a result, some of the responsibility will fall locally to create an infrastructure to support the creation and maintenance of affordable housing. Below are steps identified that Royalston can take to start creating their infrastructure.

Create an Affordable Housing Committee

An Affordable Housing Committee can provide valuable leadership in support of the production of affordable housing to serve low and moderate income individuals as well as qualified seniors. Committee members can help implement the goals and strategies identified in the Housing Production Plan by doing the following:

- Work in cooperation with other local boards such as the Select Board and Community Preservation Act Committee on housing issues;
- Advocate locally for affordable housing by providing education to residents and town officials;
- Serve as representatives of the Town on affordable housing issues to regional agencies;
- Identify appropriate sites and provide proactive planning for strategic site acquisitions;
- Obtain technical assistance for planning efforts, grant assistance, monitoring services, zoning implementation, etc.;
- Monitor and pursue funding opportunities.

Develop an Action Plan for CPA Funds

The Town adopted the **Community Preservation Act** (CPA) in 2008. CPA allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing and outdoor recreation through a surcharge on property tax bills.¹⁴ Royalston opted for the maximum 3% surcharge, exempting low income residents and the first \$100,000 in residential valuation. Since 2010, Royalston has collected a total of \$56,167 in local revenues, and has been generating just under \$19,000 a year in surcharges. Royalston has a Community Preservation Committee which makes recommendations for the expenditure of its

¹⁴ Community Preservation Act, M.G.L. Ch. 44B

CPA funds, which must be approved by Town Meeting. A minimum of 10% of the funds must be spent on historic preservation, open space protection, and affordable housing. To date, Royalston has not spent any of the funds set aside for affordable housing. **Eligible uses for affordable housing are as follows¹⁵:**

- Property acquisition
- Housing creation
- Property preservation
- Provide grants, loans, rental assistance, security deposits, interest-rate write downs or other forms of assistance directly to individuals and families who are eligible for community housing, or to entity that owns, operates or manages such housing, for the purpose of making housing affordable
- Rehabilitate and restore properties acquired with CPA money

Due to the relatively small amount of money generated from CPA surcharges in Royalston, developing a plan for how to leverage those funds to make the biggest impact is advisable. As some of the more traditional eligible activities may be precluded by the amount of funds available, working with neighboring towns to pool collective resources regionally to increase the technical capacity and build an affordable housing infrastructure may be the most beneficial use of the money locally. In order to make that determination, the Affordable Housing Committee could work in partnership with the CPA committee and Select Board to identify priority uses for those funds.

Establish a Regional Affordable Housing Services Program

Like many rural communities, Royalston has very limited capacity to facilitate the development and monitoring of affordable housing, or to connect residents with housing resources they need. Through a joint partnership, neighboring communities could pool resources from local sources and grants sufficient to fund a housing coordinator position shared by a consortium of towns to oversee housing initiatives and programs. **A housing coordinator could be responsible for:**

- Monitoring existing affordable housing units
- Locating eligible buyers and renters for affordable housing and conducting housing lotteries
- Providing resident assistance
- Providing local assistance to member towns:
 - ❖ Assist town boards and committees to evaluate potential sites,
 - ❖ Assist with the production of Requests for Proposals for development or technical assistance

¹⁵ Department of Revenue Conference, "Recent Developments in Municipal Law," Workshop B – Local Finances, October 25, 2012.

- ❖ Prepare or review pro-forma budgets
- ❖ Provide staffing to local boards for project assessments
- ❖ Grant writing and grant administration
- ❖ Local Preference justification preparation
- Performing community outreach

Regionalization of housing services has some precedent. A regional Community Housing Office centered in Sudbury aims to plan, permit, monitor, and maintain affordable housing in member communities. “The Community Housing Office provides administrative and technical support related to affordable housing issues and coordinates the efforts of various town boards and committees to develop affordable housing opportunities and implement the Town’s Community Housing Plan.”¹⁶ Member community fees, based on the size of the community, support the staffing of a full time housing coordinator. Towns are thus able to obtain a higher level of professional service than they could individually.¹⁷ Hudson, Bolton, Boxborough, Littleton, and Stow have partnered together and are also attempting to establish a similar program.

Connect with Regional Agencies

Royalston is located on the edge, or outside of the service areas of existing public/private/nonprofit entities in the region that provide affordable housing support. Some of these organizations might be willing to expand their services into Royalston. Organizations such as Montachusett Enterprise Council, Montachusett Opportunity Council, Greater Gardner CDC, RCAP Solutions, and Habitat for Humanity could provide potential development partners for affordable housing development projects. The Montachusett Regional Planning Commission is active in Royalston and operates a housing rehabilitation program through **Community Development Block Grants (CDBG)**, and could be a great asset to Royalston to partner with in future housing endeavors. Royalston could also reach out to agencies in the region that provide housing support services to help local residents access available funding, low-interest loans, and education programs to meet their needs.

4.2 IDENTIFY SITES FOR THE CREATION OF AFFORDABLE HOUSING

Comprehensive Permits

Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects is required as part of a Housing Production Plan [760 CMR 56.03(4)(d)(2)].

¹⁶ Town of Sudbury Community Housing Office website: <http://sudbury.ma.us/departments/CHO/>

¹⁷ Betsy Levanson, “Sudbury Key in Creation of Regional Housing Services Program”, Sudbury Patch, January 5, 2011.

Locations that have been identified as potentially suitable for development under a comprehensive permit have been identified through interviews of residents and local officials as well as surveys.

Table 4.2 Potential Sites			
Site	Ownership	Current Use	Water & Sewer
1 School Street	Private	Abandoned Residential	Y
Whitney Hall	Public	Town Offices	Y
Bartkus House	Private	Single Family Residence	N
The Raymond School	Public	The Village School	N

Town Owned Land

Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing is required as part of a Housing Production Plan [760 CMR 56.03(4)(d)(4)]:

The town has not committed any land for the purpose of the development of affordable housing. However, Whitney Hall and The Raymond School are both sites owned by the Town of Royalston that could be converted to accommodate housing. By 2017 the Town hopes to issue a Request for Proposal to redevelop one or more of these properties for affordable housing eligible for listing on the Subsidized Housing Inventory.



1 School Street, is an abandoned multi-family home with access to municipal water and sewer. At one time, it housed the post office in an extension at the front of the building, but this was removed by a previous owner, and the post office moved to the town center.

Whitney Hall, located at 5 School Street in South Royalston Village, is currently served by sewer and water and occupied by the Town Offices. Should the Town Offices be relocated to a different building,

Whitney Hall could be converted to residential use.

The Raymond School, which is located in the Royalston Center Local Historic District near the town common, is currently leased by the town to The Village School. The Village School is currently fundraising to construct a new school campus and will eventually vacate the Raymond School. At that time, there will be an opportunity to reuse the site and a conversion to housing, potentially as mixed income or affordable, could be considered as a possible use. Alternatively, the site could be converted to office space and the Town Offices could be relocated to this building if Whitney Hall were redeveloped.

Characteristics of Preferred Housing

Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality are required to be identified as part of a Housing Production Plan [760 CMR 56.03(4)(d)(3)]:

The best sites for affordable housing are near to services and transportation. They are dependent on utilities such as public water supplies and public sewer/wastewater systems, and easily accessible commercial enterprises like supermarkets and other stores.¹⁸ The Town of Royalston, for the most part, lacks areas that are appropriate for concentrated development, according to the Commonwealth of Massachusetts Sustainable Development Principles. Only South Royalston Village has limited water and sewer capacity to accommodate new development at concentrations comparable to the historic development patterns.

Due to the community's remote location, infrastructure and environmental constraints, and foreseeable weak housing market conditions, the potential for affordable housing creation through new housing development will likely be minimal. Identifying opportunities to convert existing market-rate residences to subsidized affordable units will provide a more feasible path toward meeting the minimum annual target.

Nevertheless, in order to meet Royalston's need for more rental and senior housing options, a zoning change and/or locally-initiated housing development may be required. New housing development should be architecturally fitting to the town's historic context, such as 3-4 unit multifamily structures that maintain the appearance of single family homes, or small "cottage-style" detached single family homes or condos. Rental housing developments which provide at least 25% affordable rental units are preferred, as this will enable the town to count all of the rental units toward its SHI. Some form of senior housing, including a mix of affordable and market rate units in detached or duplex houses, would enable Royalston residents to remain in the community as they age.

4.3 UPDATE ZONING TO CREATE HOUSING OPPORTUNITIES

The existing zoning in Royalston creates barriers to the provision of a diverse housing stock for both rental and ownership units that serve a broader spectrum of housing needs in the community. Preclusion of multifamily family housing, large minimum lot sizes, excessive frontage requirements, and a lack of zoning incentives for complementary development contribute to inefficient land use patterns and the relative infeasibility of the development of affordable housing. Sites ideal for affordable housing should access to services and transportation routes, as well as infrastructure like water and sewer. Zoning that supports the creation of affordable housing targets geographic areas that meet those criteria while also utilizing dimensional and use requirements which make the development of housing that meets

¹⁸ EO418 Community Development Plan, page III-36.

diverse needs viable. Royalston can build upon its existing zoning to zone for housing that appropriately meets the needs of all residents.

In previous studies, the Town has identified goals to adopt zoning changes that would allow for development that will provide a wider array of housing opportunities, allow for the conservation of more open space, and preserve the rural character of the town. A summary of recommendations from the Montachusett Regional Strategic Plan (2012), the Greater Gardner Growth Management Plan, and the Royalston Community Development Strategy (2012) are as follows:

- Revise OSRD Bylaw to allow for the same density as conventional subdivisions and eliminate the special permit requirement
- Adopt an Accessory Dwelling Unit Bylaw
- Adopt Village Center Zoning in South Royalston Village where sewer and water infrastructure exist and can support multifamily housing
- Adopt Senior Housing Bylaw to incentivize the provision of housing to serve an aging population

Zoning Amendments

Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal is required as part of a Housing Production Plan [760 CMR 56.03(4)(d)(1)].

The following zoning recommendations specifically relate to affordable housing, growth management and increasing housing diversity:

- **Flexible Development:** Flexible development provisions enable land to be preserved for open space without impacting build-out capacity by allowing flexible lot size and frontage requirements, while maintaining the same number of developable lots within a subdivision. Flexible zoning enables new development to be optimally located to reduce infrastructure and service costs, and reducing the amount of open space or agricultural land that is consumed by each additional home. Variations of flexible development provisions include:
 - **Back-lot Zoning:** A back-lot development bylaw would allow for a modest reduction in frontage and lot depth requirements, to allow for subdivision to create a rear or back-lot. This type of zoning can help create additional developable lots for housing without decreasing the minimum required lot size, while limiting the impact on the streetscape.
 - **Improve existing Open Space Residential Development Bylaw:** As currently written, the OSRD bylaw penalizes any project that would like to take advantage of the bylaw by allowing only 80 percent of the density of the

base zoning AND requiring a special permit. These requirements ensure the bylaw will never be used in practice. OSRD subdivisions allow for flexible dimensional standards for individual lots in exchange for providing a larger amount of permanently protected open space on site. By concentrating development in a smaller geographic area, fewer natural resources are disturbed and development costs are lowered because of the decreased amount of required infrastructure thereby making affordable housing more financially feasible. It would be a substantial benefit to Royalston to improve upon their existing OSRD bylaw.

- **Transfer of Development Rights:** Allow for development rights to be transferred from one site to another, preserving open space on the “sending” parcel and increasing the number of units that can be built in a “receiving parcel”.
- **Inclusionary Zoning:** For developments above a minimum size threshold (e.g., 10 units), a requirement that a percentage of the units built must be deed restricted affordable. Some **inclusionary zoning** bylaws allow for “in lieu of” payments into an affordable housing trust rather than constructing the units on their site, or for the units to be constructed on different sites. In lieu of fees tend to be problematic because they frequently are not enough to actually generate new affordable units and off-site construction discourages mixed income neighborhoods. However, given the town’s weak housing market, the town will be unlikely to have development which triggers the inclusionary housing threshold in the short term. Should the rate of growth accelerate, this provision may protect the town fiscally by providing a disincentive to large development projects, as well as helping the town to keep pace with its affordable housing goal.
- **Accessory Apartments:** Refine zoning to facilitate creation of safe, legal accessory apartments by reducing the minimum frontage and lot size requirements. An ADU bylaw can increase housing options for residents by providing small units for those who do not need or desire a larger home as well as rental incomes for existing homeowners to offset housing costs.
- **Conversions and Infill Development:** Allow development of affordable housing units on substandard lots or in existing larger structures that could be converted to multifamily structures if they can be served by water and sewer or if they can accommodate water and septic requirements on site. A similar provision could allow for small-scale multifamily development (2-4 unit structures) if a development is carried out by a nonprofit entity for the purpose of creating affordable housing.
- **Senior Housing:** Create an overlay district that would allow for creation of a senior housing community with individual homes or duplexes that share common space and utilities. Require that a portion of the units be set aside for low- and moderate-income households.
- **South Royalston Affordable Housing Overlay District:** Due to the presence of sewer and water lines in South Royalston, an overlay district offering alternative

dimensional requirements that would allow for higher density if affordable housing is being constructed could be considered.

Table 4.1 Zoning Strategies			
	Affordable Housing	Growth Management	Housing Diversity
Flexible Development	X	X	X
Inclusionary Housing	X		
Accessory Apartments			X
Infill Development	X	X	X
Senior Housing	X		X

4.4 IDENTIFY HOUSING RESOURCES AVAILABLE TO ROYALSTON FOR THE DEVELOPMENT OF AFFORDABLE HOUSING

After an affordable housing infrastructure has been development, some consensus has been reached regarding potential sites for affordable housing, and supportive zoning has been crafted, Royalston may require additional funding and assistance from predevelopment to post-construction management.

Early Stage Funding Options

Technical assistance is often required in the early stages when producing affordable housing. The Town may require assistance relating to predevelopment issues (zoning recodification, site suitability analysis, engineering and architectural services, market assessments, financial services, legal services, etc.). The **Department of Housing and Community Development's** (DHCD) Office of Sustainable Communities is one of the primary resources of predevelopment funds. For predevelopment planning costs, DHCD offers the Priority Development Fund (PDF) to municipalities, which is a grant for up to \$15,000. For other technical assistance, DHCD offers the Peer to Peer Technical Assistance Program which municipalities can apply for. The Peer to Peer Program grants are for up to \$1,000 to pay for 30 hours of Peer Consultant Assistance with \$100 for travel and materials costs. In addition, the **Massachusetts Housing Partnership's** (MHP) Community Initiatives Division works with communities and developers all over the state to provide technical assistance. Additional assistance may be available for sites that are brownfields or contaminated (**MassDevelopment**) or historic (Massachusetts Preservation Projects Fund available through the **Massachusetts Historical Society**).

Construction and Rehabilitation Funding – State and Federal Resources

Most affordable housing is created using a blend of funding sources – grants, tax credits, local money, bank loans, etc. – and funding strategies will vary by the specifics of a project. In addition, many affordable housing projects are created by blended partnerships between municipalities, housing agencies, and/or developers. The list below is intended to identify some of the larger sources of funding (with the program administrator) but is not exhaustive of all possible resources. To see a fuller list with program descriptions, please see the Appendix.

Funding Available to Municipalities:

- ❖ Affordable Housing Trust Fund (DHCD)
- ❖ Brownfields Redevelopment Fund (Community Development Regional Office)
- ❖ Commercial Area Transit Housing Node Program (CATHNP, DHCD)
- ❖ Community Based Housing (DHCD)
- ❖ HOME Investment Partnerships Program (DHCD)
- ❖ Housing Stabilization Fund (DHCD)
- ❖ Chapter 40R Zoning

Funding Available to Housing Authorities:

- ❖ Capital Improvement and Preservation Fund (DHCD)
- ❖ Housing Stabilization Fund (DHCD)

Funding Available to Non-profit or For-profit Development Partners:

- ❖ Affordable Housing Program (FHLB Member Banks)
- ❖ Home Funders (MHP)
- ❖ Affordable Housing Trust Fund (DHCD)
- ❖ Brownfields Redevelopment Fund (Community Development Regional Office)
- ❖ Bridge Loans (MassHousing)
- ❖ Capital Improvement and Preservation Fund (DHCD)
- ❖ Commercial Area Transit Housing Node Program (CATHNP, DHCD)
- ❖ Community Based Housing (DHCD, CEDAC)
- ❖ ElderCHOICE Loans (MassHousing)
- ❖ Elder-Mixed Income Loans (MassHousing)
- ❖ Facilities Consolidation Fund (CEDAC)
- ❖ HOME (DHCD)
- ❖ Housing Innovation Funds (CEDAC, DHCD)
- ❖ Housing Stabilization Funds (DHCD)
- ❖ Housing Starts (MassHousing)
- ❖ Low Income Housing Tax Credits (DHCD)
- ❖ Mixed Income Financing Program (MassHousing)
- ❖ One Source Financing (MHP, MHIC)
- ❖ Permanent Rental Financing Program (MHP)
- ❖ State Tax Credits (DHCD)

Local Resources

Local resources will be necessary to monitor and maintain affordable housing. Utilization local resources that currently exist and developing future regional resources is crucial to the viability of affordable housing in Royalston. An action plan for the CPA funds should be developed, resources should be pooled regionally for a Housing Coordinator and a Housing Services

Program, and inclusionary zoning should be considered to increase the viability of affordable housing.

4.5 PROVIDE SUPPORT TO RESIDENTS TO OVERCOME HOUSING COST BURDEN

As is common in most areas, there are a myriad of housing programs available in the region. However, although these programs exist, there is an information gap between consumers and resources. At current, there is no “one-stop” shop to help match residents to programs. This is an issue because due to the sheer number of programs and different services available, it can be a daunting task for residents to find assistance on their own. More work could be done locally to provide information to residents regarding regional assistance programs. For example, links could be put on the Royalston website to other agencies, program pamphlets could be made available in public buildings, and various members of town staff could be educated about programs and become community liaisons for various housing issues.

As a first step to helping the town help residents, the following table offers a summary of agencies and their programs that assist with housing needs in the Royalston region. Many of the agencies are statewide or federal, and most programs have certain restrictions. Although comprehensive, the following table is not exhaustive of all types of housing assistance and other programs may be available in the area.

Table 4.2 Housing Resources for Residents

Agency	Program Name	Program Description
Rental Assistance		
Department of Housing and Urban Development (HUD)	Section 8	“Tenant Based” or “Project Based” rental voucher program serving low-income households with at least one person.
	Section 202	Section 202 housing units are open to any very low income household with at least one person aged 62 or older.
Executive Office of Housing and Economic Development (HED)	Rental Voucher Program (Chapter 707 Program)	“Tenant Based” or “Project Based” rental voucher program serving households earning incomes within 200% of the prevailing federal poverty level.
	Alternative Housing Voucher Program	Provides rental vouchers to disabled applicants who are under 60 years of age and who have been determined eligible for Chapter 667 (elderly and disabled) housing.
Montachusett Opportunity Council (MOC)	Emergency Rental Assistance	Rental assistance for households who have been served a 14 day eviction notice or a court ordered eviction due to rental arrearage.
Affordable Homeownership Programs/Lenders		
MassHousing	RightRate	RightRate loans offer discounted interest rates with low down payment options to first time buyers with incomes at or below 80% of area median income.
	Mortgage with no MI	Mortgage with no MI loans offer fixed affordable interest rates for thirty year loans with low down payment options and no mortgage insurance for first time home buyers. Income limits and credit guidelines apply.
	Home For the Brave	Home for the Brave offers financing for active duty members of the military, veterans, and spouses of veterans killed on active duty. No down payment is required and the loans are covered by MI plus for six months in case of job loss or deployment. Income and loan limits apply.
	Purchase and Rehab	Purchase and Rehab loans help first time borrowers cover both the cost of purchasing a home in need of repairs, as well as the expense of rehabilitating that property. Program requires a 3% downpayment and a home with at least \$7,500 in needed repairs. Income limits and credit guidelines apply.

Homeownership Options for Massachusetts Elders (HOME)	Reverse Mortgage Loans and Senior Lines of Credits	HOME offers credit counseling, financial literacy, foreclosure prevention and end of life planning services. Lending is only done when there are no other options to assist low income seniors in aging in place.
Massachusetts Housing Partnership (MHP)	SoftSecond Loan Program	Soft Second will continue to be available through the end of 2013 but MHP will be transitioning the program from a two-mortgage structure to one and will relaunch the program as the ONE Mortgage Program. MHP and its partner banks expect to start making ONE Mortgages by the summer of 2013. Like Soft Second, ONE will offer first-time homebuyers a discounted fixed interest rate, a low down payment and will not require the homebuyer to purchase costly private mortgage insurance.
Habitat for Humanity	Habitat Homeownership Opportunities	Applicants in need of adequate shelter, with an ability to pay for a Habitat home (making no more than 25-60% of the median income in the Greater Worcester MSA), and a willingness to partner with Habitat (attend meetings and perform sweat equity hours for the construction of their house) are eligible to apply for Habitat homes.
Energy Efficiency/Home Repair Assistance		
MassSave	Rebate Programs	Rebates for purchasing specific appliances, light fixtures, home electronics, heating and cooling systems, and equipment as well as recycling specific electronics and appliances.
	HEAT Loan Program	The HEAT Loan Program provides customers the opportunity to apply for a 0% loan from participating lenders to assist with the installation of qualified energy efficient improvements in their homes. Loans may be issued up to \$25,000 with a 7 year term.
	Home Energy Services Program	Formerly the Major Renovations Program. Program includes financial incentives for insulation improvements, rebates on oil and propane heating and water heating equipment, and rebates for Energy Star qualified thermostats for oil or propane heating systems.

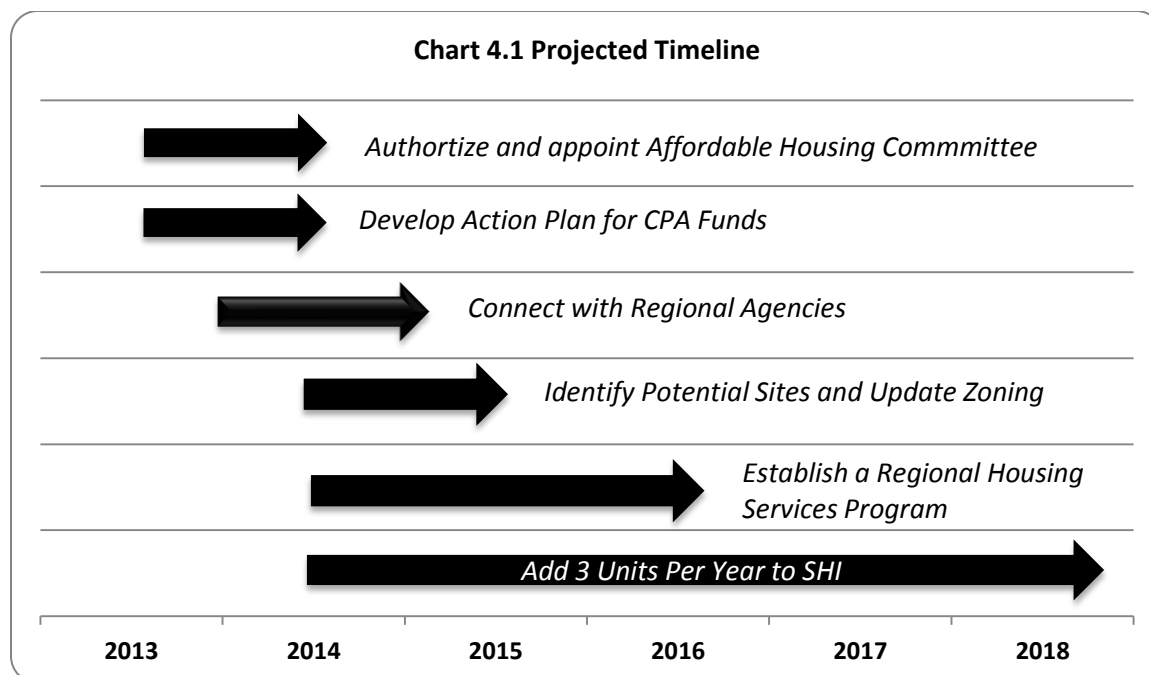
	Home Energy Audits	Program offers free energy audits and assessments.
Montachusett Opportunity Council	Weatherization Assistance Program	Weatherization services for up to \$10,000 for income eligible households. Weatherization services include making needed energy-saving improvements such as insulating the attic and walls, sealing cracks, wrapping water heaters and pipes, installing storm windows, or making other energy-related improvements.
	Heating Repair and Replacement Program	Heating System Repair and Replacement Program (HEARTWAP) provides heating system repairs and replacements for income eligible homeowners.
	Appliance Monitoring and Replacement Service	This program allows for the replacement of inefficient appliances, lightbulbs, and showerheads after an energy audit is performed. Individuals who receive fuel assistance or are designated R2-R4 on their electric bill and have lived in their residence for at least 9 months are eligible.
	Elder Home Repair Services	This program offers home repair services for unsafe conditions in the homes of seniors. Repairs include: bath tub hand rails, stair railings, safety treads on stairs, screen and window repairs, porch and stair replacement, hot water tank replacement, minor roof repairs, and foundation repairs.
MassHousing	Get the Lead out Loan Program	Loans offered at 0%-2% interest for lead paint removal for income eligible households, nonprofits, and investor-owners.
	Home Improvement Loan Program	General loans up to \$50,000 to make non-luxury improvements to homes at a 5% interest rate.
	Septic Repair Program	Maximum loan amounts for up to \$25,000 for septic repairs. Loan terms vary from 3 to 20 years, and interest rates range between 0% and 5%, depending on household income.

Montachusett Regional Planning Commission (MRPC)	Community Development Block Grants	MRPC administers CBDG funds for lead and asbestos removal as well as home repairs to correct safety issues for income eligible households.
Central Massachusetts Housing Alliance	Elder Home Repair Services	This program offers inspection and construction services to correct unsafe housing conditions for homeowners 60 years of age and older.
Department of Agriculture – Rural Development	Section 504	Homeowners may apply for low-interest loans with a 20 year term for home repairs. The maximum loan is \$20,000. Grants up to \$7,500 are available to homeowners 62 years or older.
Utility/Fuel Assistance		
New England Farm Workers' Council	Low Income Home Energy Assistance Program (LIHEAP)	NEFWC is the local administrator of LIHEAP, which is a federally funded fuel assistance program available to low income households, whether they are renters or homeowners.
Citizens Energy	Oil Heat Program	Citizens Energy (Joe-4-Oil) provides one time deliveries of 100 gallons of home heating oil to income eligible households.
The Salvation Army	Massachusetts Good Neighbor Energy Fund	Grants of up to \$350 are available to Massachusetts residents who meet income guidelines but are not eligible for LIHEAP and are having temporary financial difficulty.
Montachusett Opportunity Council	Emergency Utility Assistance	For families who have received a shut off notice and have exhausted all federally and locally funded fuel assistance benefits, MOC has limited funding available for utility assistance.
Housing Education Resources		
Citizen's Housing and Planning Association (CHAPA)	First Time Home Buyer Course	Provides information about finance and the home buying process in four class workshops in both English and Spanish for first-time homebuyers.
MassHousing	Homebuyer Counseling	Courses offered through 57 agencies. Local agencies include RCAP Solutions, Inc., Greater Gardner CDC, and Twin Cities CDC.

Central Massachusetts Housing Alliance (CMHA)	Housing Counseling	CMHA Offers walk-in appointments for housing counseling, information regarding landlord/tenant rights and responsibilities. Homelessness prevention and residential stabilization services include ongoing case management, emergency payments for rental and utility arrearages, and referrals to outside agencies and resources.
Montachusett Opportunity Council (MOC)	Borrower Recovery Initiative	This program assists homeowners facing foreclosure in the region. Program activities include: financial planning and counseling, credit repair, budgeting, and repayment plans. Programs focusing on homelessness prevention are also available.

4.6 PROJECTED TIMELINE

In order to be Certified, Royalston must meet an annual target of 3 units per year. Table 3.1 provides target housing goals for a five year period from 2014-2019. The Housing Production Plan will need to be renewed in 2019 for Royalston to continue to be eligible for Certification. The schedule of three units a year is ambitious given the current lack of affordable housing infrastructure but will become more feasible once that infrastructure is in place. The following diagram is a flow chart of activities that should occur in order to support and develop housing.



Appendix

GLOSSARY OF HOUSING TERMS

Accessory Dwelling Unit Bylaw. Zoning which enables the creation of accessory apartments, i.e., a second dwelling unit located within a single-family home, or it can be located above a garage or within an accessory structure. Accessory dwelling units are often limited in size by number of dwelling units and/or in relation to the size of the principle house.

Affordable Housing. As used in this plan, "affordable housing" is synonymous with low- or moderate-income housing, i.e., housing available to households earning no more than 80 percent of area median income at a cost that does not exceed 30 percent of their monthly gross income.

Area Median Income (AMI). The median family income, adjusted for household size, within a given metropolitan or non-metropolitan area, updated annually by HUD and used to determine eligibility for most housing assistance programs.

Back-Lot Zoning. Allows a reduction in the required frontage of a lot in exchange for building on land further from the road. By allowing developers to forgo the frontage and develop further from the road, a pattern can be encouraged that is less visible from scenic roads, less likely to disturb existing historic stone walls or tree corridors, and less consumptive of remaining frontage.

Chapter 40A. G.L. c. 40A, the state Zoning Act. The current version of the Zoning Act was adopted in 1975 (1975 Mass. Acts 808).

Chapter 40B. G.L. c. 40B, § 20-23 (1969 Mass. Acts 774), the state law administered locally by the Board of Appeals in order to create affordable housing. It provides eligible developers with a unified permitting process that subsumes all permits normally issued by multiple town boards. Chapter 40B establishes a basic presumption at least 10 percent of the housing in each city and town should be affordable to low- or moderate-income households. In communities below the 10 percent statutory minimum, affordable housing developers aggrieved by a decision of the Board of Appeals can appeal to the state Housing Appeals Committee, which in turn has authority to uphold or reverse the Board's decision.

Chapter 40R. G.L. c. 40R (2004 Mass. Acts 149, s. 92), a state law that provides for overlay districts with variable densities for residential development and multi-family housing by right (subject to site plan review). At least 25 percent of the units in a Chapter 40R district have to be affordable to low- or moderate-income people.

Chapter 44B. G.L. c. 44B (2000 Mass. Acts 267), the **Community Preservation Act**, allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

Community Development Block Grant (CDBG). Under the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5300 et seq.), the U.S. Department of Housing and Urban Development (HUD) makes funds available each year for cities with populations of 50,000 or more ("entitlement communities") and each of the fifty states (the Small Cities or "non-entitlement" program). CDBG can be

used to support a variety of housing and community development activities provided they meet one of three "national objectives" established by Congress. Housing activities are almost always designed to meet the national objective of providing benefits to low- or moderate-income people. Funds may be used for housing rehabilitation, redevelopment of existing properties for residential purposes (in some cases), making site improvements to publicly owned land in order to support the construction of new housing, interest rate and mortgage principal subsidies, and downpayment and closing cost assistance. As a "non-entitlement community," Royalston accesses CDBG funds by applying to DHCD. Royalston's CDBG programs are administered through the Community Development office of MRPC. The state program is guided by a five-year **Consolidated Plan** and One-Year Action Plans required by HUD.

Community Development Strategy. One-year action plans prepared by recipients of CDBG grants showing how each year's funding will be used in a manner consistent with the five-year **Consolidated Plan**. MRPC prepares Royalston's CDS.

Community Preservation Act. (M.G.L. Chapter 44B) passed in 2000, enables adopting communities to raise funds to create a local dedicated fund for open space preservation, preservation of historic resources, development of affordable housing, and the acquisition and development of outdoor recreational facilities. Funds are raised locally for these purposes through imposition of a voter-authorized surcharge on local property tax bills of up to 3%. Local adoption of CPA by a community triggers annual distributions from the state's Community Preservation Trust Fund, a statewide fund held by the Massachusetts Department of Revenue, which the law also establishes. Revenues from these two sources—the local CPA property tax surcharge and annual distributions from the state's Community Preservation Trust Fund—combine to form a city or town's Community Preservation Fund.

Comprehensive Permit. The unified permit authorized by Chapter 40B for affordable housing development.

Consolidated Plan. A five-year plan prepared by CDBG entitlement recipients and Participating Jurisdictions under the **HOME** Program. The purpose of the plan is to document and analyze housing market conditions, affordable housing needs, homelessness and disability housing needs, and non-housing community development needs in the city or state that receives federal housing and community development funds and design a strategy to address those needs using federal, state, local, and private resources.

Department of Housing and Community Development (DHCD). The state's lead housing agency, originally known as the Department of Community Affairs (DCA). DHCD oversees state-funded public housing and administers rental assistance programs, the state allocation of CDBG and HOME funds, various state-funded affordable housing development programs, and the Community Services Block Grant (CSBG) Program. DHCD also oversees the administration of **Chapter 40B**.

Fair Housing Act, Federal. Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

Fair Housing Law, Massachusetts. G.L. c. 151B (1946), the state Fair Housing Act prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age,

children, ancestry, marital status, veteran history, public assistance reciprocity, or physical or mental disability.

Fair Market Rent (FMR). A mechanism used by HUD to control costs in the **Section 8** rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas (a total of 2,736 FMR areas nationally). The FMR is the 40th percentile of gross rents for **typical, non-substandard rental units** occupied by recent movers in a local housing market. (See 24 CFR 888.)

Family. A household of two or more people related by blood, marriage, or adoption.

Gross Rent. Gross rent is the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Group Home. A type of congregate housing for people with disabilities; usually a single-family home.

HOME Investment Partnership Program (HOME). A HUD-administered formula grant program that supports the creation and preservation of housing for low- or moderate-income people. Authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990, as amended, HOME provides funding to states, larger cities, and groups of contiguous communities that form a consortium for the purpose of qualifying as a "Participating Jurisdiction," or "PJ," which is similar to a CDBG entitlement recipient. HOME funds can be used for home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers, construction or rehabilitation of housing for rent or ownership, or site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and relocation expenses.

Homeowner Rehabilitation Program (HOR). HOME funds used to assist low-income homeowners in the rehabilitation of their homes. Rehabilitation assistance can be used to make essential improvements, bring houses up to physical codes, as well as improve energy efficiency and handicapped accessibility. Activities of this type serve to improve the living conditions of individual households and help avoid neighborhood blight. Homes rehabilitated under this program had been considered to be eligible for the SHI prior to a HAC decision in 2008 that the program does not meet the requirements to be eligible for the SHI unless a use restriction is recorded on the deed maintaining the units as affordable for at least 15 years.

Household. One or more people forming a single housekeeping unit and occupying the same housing unit.

Housing Appeals Committee (HAC). A five-member body that adjudicates disputes under Chapter 40B. Three members are appointed by the Director of DHCD, one of whom must be a DHCD employee. The governor appoints the other two members, one of whom must be a city councilor and the other, a selectman.

Housing Authority. Authorized under G.L. 121B, a public agency that develops and operates rental housing for very-low and low-income households.

Housing Certification. A provision of Chapter 40B which upholds a decision by a local Board of Appeals to deny a Comprehensive Permit application if DHCD has certified a municipality's compliance with the goals of its approved Housing Production Plan in accordance with 760 CMR 56.03(4). Housing

certification is effective for 1-2 years from the effective date that a community achieves the annual target for creation of affordable housing units.

Housing Cost, Monthly. For homeowners, monthly housing cost is the sum of principal and interest payments, property taxes, and insurance, and where applicable, homeowners association or condominium fees. For renters, monthly housing cost includes rent and basic utilities (oil/gas, electricity).

HUD. See U.S. Department of Housing and Urban Development.

Inclusionary Zoning. A zoning ordinance or bylaw that encourages or requires developers to build affordable housing in their developments or provide a comparable public benefit, such as providing affordable units in other locations ("off-site units") or paying fees in lieu of units to an affordable housing trust fund.

Local Initiative Program (LIP). A program administered by DHCD that encourages communities to create Chapter 40B-eligible housing without a comprehensive permit, e.g., through inclusionary zoning, purchase price buydowns, a Chapter 40R overlay district, and so forth. LIP grew out of recommendations from the Special Commission Relative to the Implementation of Low or Moderate Income Housing Provisions in 1989. The Commission prepared a comprehensive assessment of Chapter 40B and recommended new, more flexible ways to create affordable housing without dependence on financial subsidies.

Low and Moderate Income. As used in this plan, low income means a household income at or below 80 percent of AMI. It includes the household income subset known as **very low income**.

MassHousing. A self-supporting not-for-profit public agency that provides financing for homebuyers and homeowners, and for developers and owners of affordable rental housing.

Massachusetts Housing Partnership (MHP). Statewide public non-profit affordable housing organization, established in 1985, that works to address the need for affordable housing and increase the rate of housing production through assistance to communities, non-profit organizations, financing for development of affordable rental housing, and to first time homebuyers through its SoftSecond loan program.

Mixed-Use Development. A development with more than one use on a single lot. The uses may be contained within a single building ("vertical mixed use") or divided among two or more buildings ("horizontal mixed use").

Open Space Design. An approach to residential development that seeks to preserve as much land as possible for open space and resource protection by allowing housing to be concentrated on less sensitive areas of a site.

Overlay District. A zoning district that covers all or portions of basic use districts and imposes additional (more restrictive) requirements or offers additional (less restrictive) opportunities for the use of land.

Regional affordable Housing Services Program. Staffing or professional services established through a joint partnership to oversee housing initiatives and programs. Services may include administrative and technical support related to affordable housing issues, coordination of affordable housing development, and monitoring for compliance with income and **Fair Housing** guidelines. Supported through member community fees (an eligible use for CPA funds), or grant funding.

Subsidized Housing Inventory (SHI). A list of housing units that "count" toward a community's 10 percent statutory minimum under Chapter 40B. To qualify for the SHI, units must have a long-term restriction (at least 30 years) making them affordable to households earning less than 80% of Area Median Income.

Subsidy. Financial or other assistance in the construction or substantial rehabilitation of low or moderate income housing, including direct financial assistance, indirect financial assistance through insurance, guarantees, tax relief, or other means; and non-financial assistance, including in-kind assistance, technical assistance, and other supportive services. "Subsidized Housing" does not include tenant-based voucher programs.

Typical, Non-standard Rental Units. A term that defines the types of rental units that HUD includes and excludes in establishing the **FMR** for each housing market area. The term excludes: public housing units, rental units built in the last two years, rental units with housing quality problems, seasonal rentals, and rental units on ten or more acres.

U.S. Department of Housing and Urban Development (HUD). The lead federal agency for financing affordable housing development and administering the Fair Housing Act.

Voucher Program. Programs for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market, including the Federal Section 8 program and the Massachusetts Rental Voucher Program (MRVP). Tenants pay 30 percent (sometimes as high as 40 percent) of their income for rent and basic utilities, and the Section 8 subsidy pays the balance of the rent. Holders of Section 8 certificates have to choose rental units with a monthly gross rent that does not exceed the **Fair Market Rent (FMR)**, and the subsidy they receive makes up the difference between 30 percent of their monthly gross income and the actual gross rent for the unit. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. Participants are free to choose any housing that meets the requirements of the program and are not limited to units located in subsidized housing projects. Housing choice vouchers are administered locally by public housing agencies (PHAs).

REGIONAL SUBSIDIZED HOUSING INVENTORY

Detailed Chapter 40B Subsidized Housing in Royalston's Region (2012)					
Community	Development Name	Address	Type	SHI Units	Affordability Expires
ROYALSTON	Self-Help		Ownership	3	perpetuity
			Total Units	3	0.6%
Phillipston	DDS Group Homes	Confidential	Rental	0	n/a
	Phillipston HOR Program	Royalston	Ownership	1	2015
	Phillipston HOR Program	Baldwin	Ownership	1	2016
	Phillipston HOR Program	Royalston	Ownership	1	2015
	Phillipston HOR Program	Highland	Ownership	1	2018
	Phillipston HOR Program	Lincoln	Ownership	1	2019
	Phillipston HOR Program	Royalston	Ownership	1	2019
			Total Units	6	0.9%
Athol	Lakeside Apartments	Gibson Drive	Rental	50	perpetuity
	Morton Meadow	Bickford Drive	Rental	28	perpetuity
	n/a	59 Park St, 103 Kennebunk St.	Rental	5	perpetuity
	n/a	837 Partridgeville Rd.	Rental	3	perpetuity
	Ferron Circle	881 Partridgeville Rd.	Rental	8	perpetuity
	Cottage Street Development	701 Cottage St/Harrington	Rental	30	2031
	Hapgood Apts	25 Cheney Street	Rental	5	2025
	Pequoig House	402-428 Main Street	Rental	53	2013
	DDS Group Homes	Confidential	Rental	8	n/a
	DMH Group Homes	Confidential	Rental	0	n/a
	Athol HOR Program	Various Locations	Ownership	56	2012-2021
			Total Units	246	4.8%
Hardwick	DDS Group Homes	Confidential	Rental	0	n/a
	Hardwick HOR Program	Various Locations	Ownership	21	2012-2021
	Hardwick HOR Program	Various Locations	Mix	8	2012-2017

Detailed Chapter 40B Subsidized Housing in Royalston's Region (2012)					
Community	Development Name	Address	Type	SHI Units	Affordability Expires
	Hardwick HOR Program	Various Locations	Rental	3	2017
			Total Units	32	2.7%
Hubbardston	Hubbardston Home	Rental	Rental	36	2027
	DDS Group Homes	Confidential	Rental	16	n/a
			Total Units	52	3.2%
New Braintree	DDS Group Homes	Confidential		0	n/a
			Total Units	0	0.0%
Petersham	DDS Group Homes	Confidential		0	n/a
			Total Units	0	0.0%
Templeton	Phoenix Court	99 Bridge St.	Rental	52	perpetuity
	Tucker Building	773 Baldwinville Rd.	Rental	8	perpetuity
	Heatherwood Manor	7 Baldwin Dr.	Rental	28	2041
	Pineview Elderly Housing	11 Bridge St.	Rental	30	2038
	DDS Group Homes	Confidential	Rental	17	n/a
	Day Mill Townhouses	Baldwinville Road	Ownership	38	perpetuity
	Templeton HOR Program	Various Locations	Ownership	24	2017-2021
	The Village at Pond View	32 Sandy Pine Road	Ownership	0	perpetuity
	Depot Pond Village	51 Hospital Road	Rental	0	perpetuity
			Total Units	197	6.5%
Orange	Colonial Acres	200 E. River St.	Rental	56	perpetuity
	Congress St. Property	36 Congress St.	Rental	3	perpetuity
	MacIntosh Court	100-108 East Main St.	Rental	8	perpetuity
	Oaklawn Acres	120 Oak Lawn Avenue	Rental	6	perpetuity
	West River St. Property	66-68 West River St.	Rental	3	perpetuity
	Whitney St. Property	Whitney St.	Rental	3	perpetuity
	Brookside Mobile Home Park		Rental	29	2013
	Orange Scattered Site	Grove/N. Main/Prospect/Su mmit	Rental	13	2028
	Pine Crest I	419 E. River Rd/Hastings Farm	Rental	114	2102

Detailed Chapter 40B Subsidized Housing in Royalston's Region (2012)					
Community	Development Name	Address	Type	SHI Units	Affordability Expires
	King James Court	383 East River St.	Rental	120	2013
	Redbrook Village	Redbrook Lane	Rental	0	EUR
	DDS Group Homes	Confidential	Rental	3	n/a
	FCRHA HOR Program	Various Locations	Ownership	9	2012-2013
	Orange Recovery House	Congress St.	Rental	8	2035
	Total Units			375	10.8%
Winchendon	Ipswich Village	108 Ipswich Dr.	Rental	80	perpetuity
	Pearl Drive	Pearl Dr.	Rental	34	perpetuity
	Scattered Sites	Scattered Sites	Rental	17	perpetuity
	n/a	Various Locations	Rental	119	perpetuity
	Goodrich Street Apartments	Goodrich Drive	Rental	36	2046
	Linden Street Residence	105 Linden St.	Rental	6	2054
	DDS Group Homes	Confidential	Rental	30	n/a
	Winchendon HOR Program	Various Locations	Ownership	20	2016-2019
	Winchendon Homeownership Project	Various Locations	Ownership	3	2035
Total Units			345	8.4%	
Source: DHCD, 2012					

SURVEY RESULTS

Community Housing Survey - Fall 2012

SUMMARY STATISTICS

TOTAL RESPONSES: 67

<i>TOTAL</i>	<i>% of Responses</i>
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Part I. Please tell us about you and your household.

1) How many people are in your household?

1	18	26.9%
2	29	43.3%
3-4	15	22.4%
5+	5	7.5%

2) In what year were you born?

MEDIAN	1951
--------	------

3) What is your sex?

Male	31	44.3%
Female	39	55.7%

4) Which of the following best describes your household type?

One person living alone	18	27.3%
Couple; no children at home	26	39.4%
Couple with children < 18 years old	9	13.6%
Single parent with children < 18 years old	2	3.0%
Couple or single parent with grown children living at home	8	12.1%
Granparent(s) raising grandchildren	0	0.0%
Unrelated individuals living together	1	1.5%
Two or more families living together	0	0.0%
Other (count)	2	3.0%
Other (description): couple with children 15 & 21, couple with 1 child under 18, one over 18		

5) How long have you lived in Royalston?

Less than 1 year	1	1.5%
1-3 years	2	3.0%
4-5 years	3	4.5%
6-10 years	15	22.7%
More than 10 years	45	68.2%

6) How long have you lived in your present home?

Less than 1 year	1	1.5%
1-3 years	3	4.6%
4-5 years	2	3.1%
6-10 years	17	26.2%
More than 10 years	42	64.6%

7) Do you own or rent your home

Own	64	95.5%
Rent	3	4.5%

8) Does anyone living with you have a disability that limits one or more daily activities of living, e.g., mobility impairment or visual impairment

Yes	10	15.6%
No	54	84.4%

II. Please tell us about your home.**9) Why type of home do you live in?**

Single-family home	61	91.0%
Two-family home	2	3.0%
Multi-family home	0	0.0%
Mobile home	3	4.5%
Other (describe)	1	1.5%

10) When was your home built?

2000 or later	9	13.6%
1990-1999	11	16.7%
1970-1989	16	24.2%
1950-1969	3	4.5%
Before 1950	25	37.9%
Don't know	2	3.0%

11) How would you describe the physical condition of your home or apartment (check one)?

Excellent	22	33.3%
Good	33	50.0%
Fair	10	15.2%
Poor	1	1.5%

12) How many bedrooms are in your home or apartment?

None (studio or efficiency) or one bedroom	5	7.6%
Two bedrooms	17	25.8%
Three bedrooms	26	39.4%
Four or more bedrooms	18	27.3%

13) If you own your home, do you currently have a mortgage on your property?

Yes	33	51.6%
No	31	48.4%
Other (explain)	0	0.0%

14) If you have a mortgage, what is your monthly mortgage payment (principal & interest only)?

MEDIAN \$800

15) If you rent your home, what is your monthly rent?

MEDIAN \$ 550

16) Does your rent include any of the following (check all that apply)?

Heat	0
Hot water	1
Electricity	1
Don't know	0
Other (explain)	1

17) Do you own a second home?

Yes	13	19.7%
No	53	80.3%

18) If yes, is it: (check all that apply)?

A cabin, camp or seasonal home	7	46.7%
A condo/timeshare	0	0.0%
A rental/investment property	5	33.3%
Other (explain)	3	20.0%
4 acres next door with hunting camp, no running water, electricity or heat; A home; Three single family houses; My "residence" is an apartment in Cambridge		

19) How much of your gross income per month do you spend on housing costs?

Less than 30.0%	38	62.3%
30.1%-35.0%	7	11.5%
35.1%-45.0%	4	6.6%
45.1%-50.0%	6	9.8%
Over 50.0%	6	9.8%

20) How would you describe your ability to meet your monthly housing costs?

It is very easy to meet my monthly housing costs	21	32.8%
It is somewhat easy to meet my monthly housing costs	14	21.9%
I am able to meet my monthly housing costs	15	23.4%
It is somewhat difficult to meet my monthly housing costs	9	14.1%
It is very difficult to meet my monthly housing costs	5	7.8%

For Renters Only

21) Do any of the following concerns apply to you (check that all apply)?	0	0
I have to move during the summer	0	0
My home is too small for my needs	0	0
My home is difficult to heat	2	1
My home lacks privacy	0	0
Structure and/or appliances are in poor condition	0	0
Structure is unsafe	0	0
Parking is inadequate	0	0
Other (specify)	0	0

Two homeowners answered this question; answers were: my home is difficult to heat and structure and/or appliances are in poor condition.

22) If you want to buy a home, why haven't you bought one (check all that apply)?

Haven't found a home I like	2	50.0%
Cannot afford down payment or closing costs	1	25.0%
Having difficulty qualifying for a mortgage	0	0.0%
Housing is too expensive	0	0.0%
Having trouble finding a home that accommodates the disability of a household member	0	0.0%
Homes in my price range are too small	0	0.0%
Homes in my price range need a lot of repairs	0	0.0%
Don't know how to get started	0	0.0%
Other (explain)	1	25.0%
Comment: Lost my home in foreclosure		

For Homeowners Only**23) Are you considering moving from your current home?**

Yes	13	20.3%
No	51	79.7%

24) If "yes" why (check all that apply)?

Housing costs are too expensive	4
Change in employment	2
Cannot afford to maintain home	4
Prefer to rent	0
House is too small or too big; doesn't meet my needs	5
Want a more expensive home or a home with more amenities in Royalston	0
Want a more expensive home or a home with more amenities in another town	1
Would like to move to a retirement community or to retire elsewhere	3
Other (count)	3

Comments: Closer to family; Internet access, phone service, satellite tv are all too expensive and not good; moving south

For All Respondents**25) Overall, how satisfied are you with your current housing situation?**

Very satisfied	39	58.2%
Satisfied	15	22.4%
Neither satisfied or dissatisfied	7	10.4%
Dissatisfied	5	7.5%
Very dissatisfied	1	1.5%

Royalston Housing Survey (June, 2013)**Total Respondents: 26**

1. Does your housing meet your current needs?

Yes: 23 (92%)

No: 2(8%)

Comments:

Inlaw apartments needed.

2. Do you know anyone who has left or been unable to return to Royalston because they were unable to find suitable housing?

Yes: 4 (16%)

No: 21 (84%)

Comments:

Need accessible and inexpensive.

3. In order to meet future housing needs in Royalston, how do you feel about the following:

	Strongly Agree	Agree	Disagree	Strongly Disagree
	1	2	3	4
More housing options need to be available in Royalston to serve an aging population who wish to remain in town	(Average Score:) 2.14			
More housing options need to be available in Royalston to people who were raised here and wish to remain in town	2.21			
More housing options need to be available in Royalston to young families looking for starter homes	2.48			
More rental housing is needed	2.85			
Royalston needs to be protected from unsuitable 40b development	1.60			
Managing growth to protect open space, agricultural lands, and forests is critical to the future of the town.	1.29			
Managing growth to prevent detrimental impacts to the fiscal health of the town is a priority.	1.38			

Existing zoning regulations limit the types of development currently allowed in Royalston.

4. Updating the zoning, through the Town Meeting process, could allow for a wider diversity of housing. I would be supportive of updating the zoning to allow for the following housing options to increase the diversity of the housing stock in Royalston:

	Strongly Agree	Agree	Disagree	Strongly Disagree
	1	2	3	4
Senior housing developments/retirement communities	(Average:) 2.30			
Townhouses (attached single family homes)	2.68			
Cottage developments (small homes ~ 700-1,600 s.f./units)	2.56			
Accessory apartments in existing structures	2.05			
Conversions of large single family homes to apartments	2.68			
New construction of small multifamily buildings (2-4 units) designed to look like single family home	2.61			

Approximately 40% of Royalston residents are income eligible for affordable housing.

5. Income limits for affordable housing are \$51,500 for a family of two and \$45,100 for a one person household in Royalston. Would you be supportive of the creation of affordable housing in Royalston to serve seniors who meet the above income guidelines?

Yes: 14 (70%)

No: 6 (30%)

6. Income limits for affordable housing are \$68,500 for a family of four and \$58,500 for a family of three. Would you be supportive of the creation of affordable housing in Royalston to serve young families who meet the above income guidelines?

Yes: 12 (60%)

No: 8 (40%)

7. What potential sites (public or privately owned), if any, do you think would be an appropriate location for affordable senior housing?

- #1 School Street
- Where it does not conflict with historic areas
- Whitney Hall, South Royalston
- Winchendon Road area

8. What potential sites (public or privately owned), if any, do you think would be an appropriate location for non-age restricted affordable housing?

- Any available building lots

Funding sources for affordable housing include many different types of grants, tax credits, CPA funds, and sweat equity programs.

9. I would support the development of affordable housing through (check all that apply):

	Strongly Agree	Agree	Disagree	Strongly Disagree
	1	2	3	4
The adoption of a bylaw to allow accessory dwelling units (in-law apartments, garage apartments, etc.)	(Average:) 1.85			
The adoption of a bylaw to allow for conversions or larger existing homes and structures to apartments	2.35			
The adoption of a bylaw to allow more compact development on a portion of a lot if a large portion of the remaining land on the lot is permanently preserved	2.40			
Convert existing homes to affordable units	2.25			
The purchase and rehab of distressed and other low-cost housing	1.95			
The construction of new housing	2.72			

10. Would you be supportive of working as a region with neighboring towns/agencies for the development of affordable housing?

Yes: 9 (60%)

No: 6 (40%)

If so, which towns/agencies would you be interested in working with?

- Phillipston, Templeton, Winchendon, Warwick, Athol
- FRCOG
- Any town that could make it happen.

HOUSING RESOURCES

MATRIX OF AFFORDABLE HOUSING PROGRAMS

Program Contact Link to Guidelines	Apply To When	Eligible Use of Funds	Eligible Developers	Amount	Deed Restriction	Other Requirements
Affordable Housing Trust Fund (AHTF) Contacts: Lynn Shields (617) 854-1381 Kelly Johnson (617) 854-1021 http://www.mass.gov/hed/docs/dhcd/hd/ah/t/ahtfguide.pdf	Projects seeking just AHTF may apply any time. Projects seeking funds also from an Affordable Housing Agency (AHA) see Other Requirements for details.	Acquisition, rehabilitation or new construction of affordable housing.	For Profit Non-profits* Local Housing Authorities (LHA) Private Employers Governmental Subdivisions *Preference is for non-profits	\$50,000* *limit may be exceeded for acquisition and rehabilitation of existing units.	30 years* *Preference is for projects that propose the longest term of affordability.	Applications seeking funds from an Affordable Housing Agency (AHA) should submit application to AHA per respective deadlines. AHA to underwrite and confirm feasibility, readiness to proceed and financing gap needing AHTF. AHA must refer application to AHTF. Borrower must be a single purpose entity (except projects sponsored by LHA).

Program Contact Link to Guidelines	Apply To When	Eligible Use of Funds	Eligible Developers	Amount	Deed Restriction	Other Requirements
Brownfields Redevelopment Fund Contact: David Bancroft (617) 330-2038 http://www.epa.gov/ne/brownfields/grantguidelines.html	Community Development Regional Office Any time	For environmental assessment and clean-up of contaminated properties with economic development benefits.*	For profit Non-profits Municipalities Individuals borrowers- help to determine whether properties are contaminated and to develop remediation plans	See Availability Maximum Loan/Project for details.	N/A	Preference is for applicant to arrange a meeting with MassDevelopment once due diligence is completed including hiring a Licensed Site Professional (LSP) to assess the site. Different standards apply for residential activity use with special limitations. Priority Project Status: up to \$2 million per project in site assessment/ remediation funding for high-impact sites that host communities prioritize and that have received substantial municipal investment.
Commercial Area Transit Housing Node Program (CATNHP) Contact: Jo Ann McGuirk 617-573-1301 http://www.mass.gov/hed/housing/affordable-rent/commercial-area-transit-node-housing-program.html	CATNHP first then DHCD Funding Round NOTE: Funding availability is currently pending volume cap from administration and finance.	Development with a maximum project size of 24 units that is located within .25 mile of transit station or a planned transit station in a commercial area (does not need to be zoned commercial)	For Profit Non-profits Municipalities in partnership with any of the above.	\$50,000/unit	30 years	No more than one application will be accepted from one community in a funding round. Evidence of local support, zoning, affordability, etc.

Program Contact Link to Guidelines	Apply To When	Eligible Use of Funds	Eligible Developers	Amount	Deed Restriction	Other Requirements
HOME Contact: Rebecca Frawley (617) 573-1318 http://www.mass.gov/hed/housing/affordable-rent/home-investment-partnerships-program-home.html	DHCD Funding Round	Acquisition, rehabilitation or new construction	For Profit Non-profits Municipalities in cooperation with any of the above.	\$50,000 in entitlement or consortium community (must have full match commitment of local funds). \$65,000 in non- entitlement or non- consortium communities	30 years	HOME encourages projects with less than 50 units. In addition, projects containing 12 or more HOME units must conform to the Davis Bacon Act. Applications for projects in municipalities receiving HOME funds from HUD must include matching funds as a funding source. Each application must be signed by the chief elected official of the community. No project related demolition, remediation and/or construction is to begin prior to applying for HOME funds.
Housing Stabilization Funds (HSF) Contact: Dan Tobyne (617) 573-1308 http://www.mass.gov/hed/housing/affordable-rent/housing-stabilization-fund-hsf.html	DHCD* Funding Round *MHP is financial intermediary	Acquisition, rehabilitation or new construction	For Profit Non-profits Municipalities in partnership with either of the above. Local Housing Authorities	\$50,000/unit in HOME entitlement or consortium community (must have a matching commitment of local funds). \$65,000/unit in non- entitlement or non- consortium communities.	50 years	Applications for projects located in municipalities that receive HOME funds directly from HUD must include matching funds as a funding source for the project. Each application must be signed by the chief elected official of the community.

Note: Information was compiled from public sources in summary form intended for comparative purposes. Refer to current guidelines and regulations for applying program to specific projects.

Updated by MHP, March 2012

HOUSING PLAN APPROVAL AND CERTIFICATION PROCESS

Housing Certification allows a local Board of Appeals to deny a Comprehensive Permit application if DHCD has certified a municipality's compliance with the goals of its approved Housing Production Plan in accordance with 760 CMR 56.03(4), through permitting or facilitating the creation of housing units that meet the annual target of 0.1% of its year-round housing stock.

Approval of Housing Production Plan

In order to obtain Housing Certification, communities must first complete a Housing Production Plan (HPP) which meets the regulatory specifications for a Housing Production Plan (760 CMR 56.03(4)). The HPP must be adopted by the community's Planning Board and its Select Board, and then the Chief Executive Officer submits the HPP to DHCD.

When DHCD receives this plan, it has thirty days to conduct a completeness review and notify the Town if the plan has any deficiencies. Once DHCD determines that the plan (as submitted or subsequently revised) meets the regulatory specifications for a Housing Production Plan (760 CMR 56.03(4)), it has ninety days to issue an approval letter.¹⁹ The Housing Production Plan is effective from the date that the plan was submitted to DHCD.

Certification of Compliance

Low- or moderate-income housing production that occurs during the effective period of this plan will position Royalston to seek certification if the minimum numerical target is reached within a given calendar year. The units may be entirely within one development or in separate developments, and while all must be approved in the same calendar year, they do not have to be approved on the same date. As soon as the minimum target is reached, the Board of Selectmen should provide DHCD with supporting documentation and request a certification of compliance. Certification is effective for 1-2 years from the date that the project was approved.

Response to 40B Application with Housing Certification

While the certification is in effect, the Board of Appeals would have the option to continue approving comprehensive permits, with or without conditions, or to deny them. If the Board wanted to deny a comprehensive permit or approve one with conditions, it would have to follow certain procedures specified in DHCD's Chapter 40B regulations:

- Within fifteen days of opening the public hearing on a comprehensive permit application, the Board would have to notify the applicant in writing, with a copy to DHCD, that denying the permit or imposing conditions or requirements is consistent with local needs because the Town has been certified by DHCD. The Board has the burden of proving consistency with local needs.

¹⁹ Note: a housing plan could be complete but inconsistent with state regulations and policies, in which case DHCD would issue a denial letter.

- The Applicant may challenge the Board's position by submitting a written objection to DHCD, with a copy to the Board, within fifteen days of receiving the Board's notice.
- Thereafter, DHCD has thirty days to review the materials from the Board and the applicant and make a decision. This review process tolls the requirement for the Board to complete the public hearing within 180 days. If DHCD does not issue a timely decision, the Board's position automatically prevails.

Assuming DHCD agrees with the Board, a comprehensive permit approved with conditions or denied by the Board of Appeals would not be subject to reversal by the Housing Appeals Committee. Instead, the Board's decision would be deemed consistent with local needs under 760 CMR 56.03(1)(b).

